B: 185-1-U

THE
HUNDRED FORTY-EIGHTH
ANNUAL REPORT
OF THE
BANK COMMISSIONER
OF THE
State of New Hampshire

For the year ending December 31, 1992

Filed with the Governor and Council as required by RSA 383:15

1776

CONCORD, NEW HAMPSHIRE

1992

STATE OF NEW HAMPSHIRE
STEPHEN MERRILL, GOVERNOR

EXECUTIVE COUNCIL
Raymond S. Burton
Ruth L. Griffin
Earl A. Rinker, III
Peter J. Spaulding
Bernard A. Streeter, Jr.

BANK COMMISSIONER'S OFFICE
169 MANCHESTER STREET
CONCORD, NEW HAMPSHIRE
TELEPHONE 271-3561

BANK COMMISSIONER
A. Roland Roberge

DEPUTY BANK COMMISSIONER
Leon S. Merrill, Jr.

His Excellency, Stephen E. Merrill
and The Honorable Council
State House
Concord, New Hampshire 03301

Dear Governor Merrill and Council:

I respectfully submit to you the One Hundred Forty-eighth Annual Report of the Bank Commissioner for the calendar year ending December 31, 1992 in compliance with terms and provisions of RSA 383:15.

This year's annual report, through traditional financial statements and an extended use of graphic trends, illustrates a turnaround in the financial condition of New Hampshire banking institutions. The worst regional recession since the great depression is finally over; albeit the economic recovery is painfully slow.

This has also been a year for financial institutions to reduce loan loss provision expenses, to improve capital ratios and to expand liquidity. Notwithstanding the improved capital position of New Hampshire banks, net lending activity to business customers has now declined for five consecutive years. This very significant reduction in net business loans is seriously impacting economic recovery and job formation in New Hampshire.

The full extent of federal bank regulatory authority is now known. The passage of the Financial Institutions Reform, Recovery and Enforcement Act ("FIRREA") in August 1989 substantially expanded the scope of federal bank regulation. The subsequent passage of the Federal Deposit Insurance Corporation Improvement Act ("FDICIA") in December 1991 expanded the application of federal control to all federally insured banks. Not only has certain state statutory authority been preempted, but small banks have been subjected to a new and significant regulatory burden.

The New Hampshire Banking Department, during the past five years, has followed a policy of maximizing its use of human resources by directing its examination capabilities on a prioritized schedule so as to address regulatory concerns and to meet examination and visitation schedules where and when they were most needed. I am pleased to report that, due to the improved condition of New Hampshire banks, the New Hampshire Banking Department will revert to a statutory examination schedule in 1993. Our overall regulatory responsibility will be carried out via a combination of examinations conducted independently or performed on a concurrent basis with federal regulators.

The New Hampshire Banking Department remains dedicated to sound banking regulation and supervision while yet remaining sensitive to the needs and aspirations of all New Hampshire citizens. Public confidence and faith in the integrity of our financial institutions must be the utmost priority if we are to effectively deal with the issues necessary to revitalize our economy.

Respectfully submitted,

A. Roland Roberge
Bank Commissioner

PERSONNEL OF THE BANK COMMISSIONER'S OFFICE

CHIEF BANK EXAMINER
Allan N. Jeannotte

BANK EXAMINERS IV
Paul E. Bourgault
Nancy J. Daigle
Maurice H. Deschenes, Jr.
Jean M. Dobbins

BANK EXAMINERS III
George D. Harrington
Raymond A. Heroux
Kevin J. Hobbs
Janice M. Kozlowski
Kerry R. Molin
Robert E. Silver

BANK EXAMINERS I
David H. Bryan
Kristopher N. Emerson
Robert A. Fleury
Audra L. Ouellette
Cynthia S. Porter

BANK EXAMINER TRAINEES
Robert L. Badolati
Steven E. Gregoire

CONSUMER CREDIT ADMINISTRATOR
Donn R. Inglis

CONSUMER CREDIT EXAMINER
David W. Pickett

LEGAL COORDINATOR II
Kathleen L. Belanger

ACCOUNTING TECHNICIAN
Katherine B. Wheeler

ADMINISTRATIVE ASSISTANT II
Carolyn L. Bond

STATISTICAL ASSISTANT
Theresa L. Simpson

WORD PROCESSOR OPERATOR II
Dawn Marie Allen

WORD PROCESSOR OPERATOR I
Amy B. Rice

BANKING DEPARTMENT

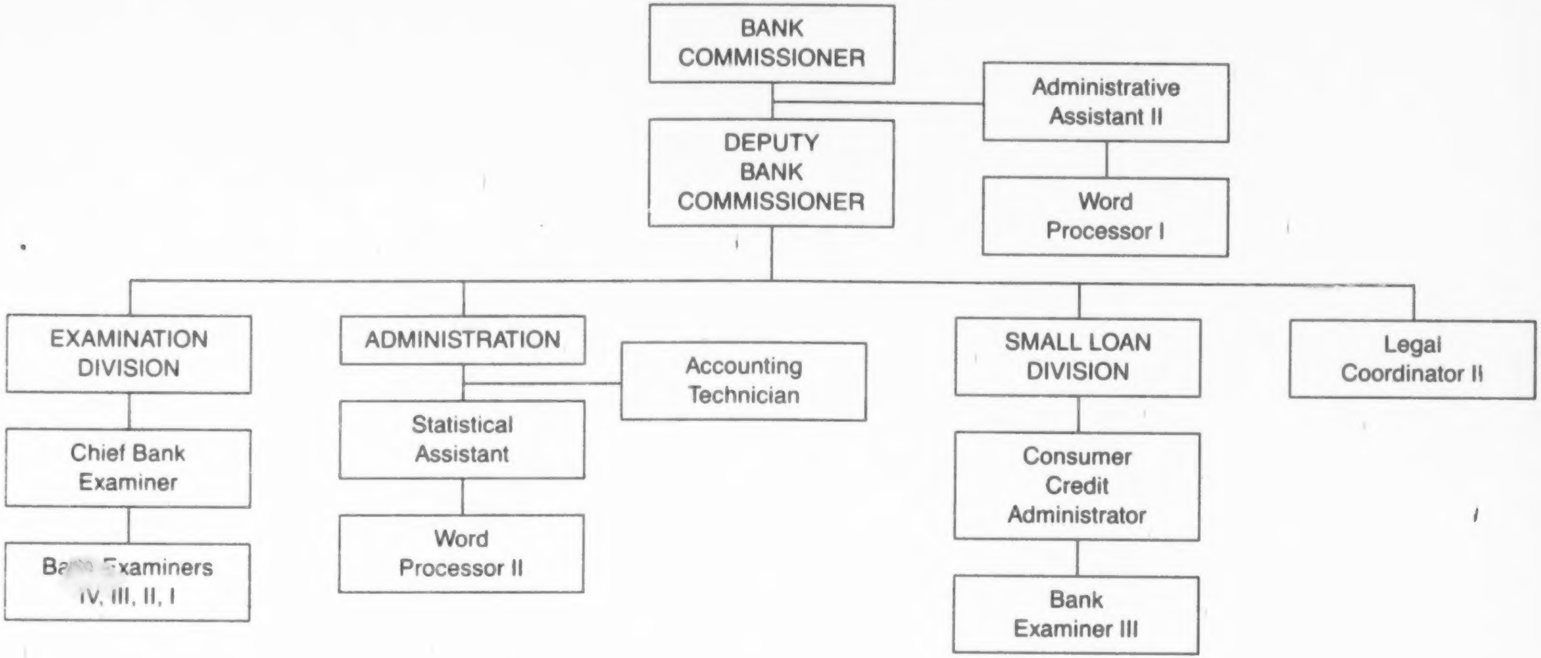
BANK COMMISSIONER
Administrative Assistant II
DEPUTY BANK COMMISSIONER
Word Processor I
EXAMINATION DIVISION
ADMINISTRATION
Accounting Technician
SMALL LOAN DIVISION
Legal Coordinator II
Chief Bank Examiner
Statistical Assistant
Consumer Credit Administrator
Bank Examiners IV, III, II, I
Word Processor II
Bank Examiner III

TABLE OF CONTENTS

	PAGE
FOREWORD	1 – 6
LEGISLATION	6 – 10
BANK HOLDING COMPANIES	13 – 15
INTERSTATE BANK AFFILIATIONS	16
INTERNATIONAL BANK AFFILIATIONS	17
COMMERCIAL BANKS	21 – 85
SAVINGS BANKS	89 – 146
CO-OPERATIVE BANKS	149 – 164
CREDIT UNIONS	167 – 205
FIRST CHARTERED CREDIT UNION IN THE NATION	201 – 203
NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION	209 – 211
GRAPHIC TRENDS	215 – 241
FIRST MORTGAGE BANKER AND BROKER LICENSEES	245 – 249
SECOND MORTGAGE HOME LOAN LICENSEES	253 – 255
SMALL LOAN LICENSEES	259 – 260
FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE	263 – 278

INDEX	Location	Off., Dir., etc.	Report of Cond.	Earnings and Expenses
COMMERCIAL BANKS			Page	
American Trust Company	Lebanon	36	65	74
Bank of New Hampshire	Manchester	38-41	65	74
Berlin City Bank, The	Berlin	21	61	70
Bow Mills Bank and Trust	Bow	22	61	70
Charter Trust Company	Concord	26	62	71
Community Bank and Trust Company	Wolfeboro	57	69	78
Connecticut River Bank	Charlestown	23-24	61	70
Constitution Trust Company	Dover	30	63	72
Cornerstone Bank	Derry	28-29	63	72
Fidelity Bank & Trust Company	Salem	55	68	77
Fiduciary Trust Company of New Hampshire	Rochester	54	68	77
First Colebrook Bank, The	Colebrook	25	62	71
First NH Investment Services Corp.	Manchester	40-41		
First Signature Bank & Trust Company	Portsmouth	52	67	76
Fleet Bank - NH	Nashua	42-45	66	75
Granite Bank	Keene	34-35	64	73
Horizon Bank and Trust	Concord	27	62	71
Monadnock Bank, The	Jaffrey	33	64	73
New London Trust Company, The	New London	46-47	66	75
North Conway Bank	North Conway	48	66	75
Olde Port Bank & Trust Company	Portsmouth	53	68	77
Pelham Bank and Trust Company	Pelham	49	67	76
Peoples Bank of Littleton	Littleton	37	65	74
Plaistow Bank and Trust Company	Plaistow	50-51	67	76
Scudder Trust Company	Salem	56	69	78
Valley Bank, The	Hillsboro	32	64	73
Village Bank & Trust Company	Gilford	31	63	72
Valley Trust Company, The	Penacook		85	
(In possession of the Bank Commissioner)				
Trust Departments:				
American Trust Company	Lebanon		79	
Bank of New Hampshire	Manchester		80	
Charter Trust Company	Concord		79	
Constitution Trust Company	Dover		79	
Fiduciary Trust Company of New Hampshire	Rochester		81	
First NH Investment Services Corp.	Manchester		80	
Fleet Bank - NH	Nashua		80	
New London Trust Company, The	New London		81	
Scudder Trust Company	Salem		81	
Aggregate - Banking			82	83
Aggregate - Trust Departments			84	

INDEX	Location	Off., Dir., etc.	Report of Cond.	Earnings and Expenses
SAVINGS BANKS			Page	
Centerpoint Bank	Bedford	89	127	135
Cheshire County Savings Bank	Keene	97-98	129	137
Claremont Savings Bank	Claremont	90	127	135
Community Guaranty Savings Bank	Plymouth	116	132	140
Concord Savings Bank	Concord	91-92	127	135
Family Savings Bank of New Hampshire	Seabrook	120	133	141
First Essex Savings Bank of New Hampshire	Windham	122	134	142
First NH Bank	Manchester	103-108	130	138
Franklin Savings Bank	Franklin	96	128	136
Laconia Savings Bank	Laconia	99	129	137
Landmark Bank	Lebanon	101	130	138
Liberty Savings Bank	Salisbury	119	133	141
Mascoma Savings Bank	Lebanon	102	130	138
Meredith Village Savings Bank	Meredith	112	131	139
Merrimack County Savings Bank	Concord	93	128	136
New Dartmouth Bank	Manchester	109-111	131	139
Peterborough Savings Bank	Peterborough	114-115	132	140
Piscataqua Savings Bank	Portsmouth	117	132	140
Portsmouth Savings Bank	Portsmouth	118	133	141
Savings Bank of Walpole	Walpole	121	134	142
Siwooganock Guaranty Savings Bank, The	Lancaster	100	129	137
Southeast Bank for Savings	Dover	94-95	128	136
Sugar River Savings Bank	Newport	113	131	139
Woodsville Guaranty Savings Bank, The	Woodsville	123	134	142
Trust Departments:				
New Dartmouth Bank	Manchester		143	
Peterborough Savings Bank	Peterborough		143	
Southeast Bank for Savings	Dover		143	
Aggregate - Banking			144	145
Aggregate - Trust Departments			146	
CO-OPERATIVE BANKS				
First Savings of New Hampshire	Exeter	149-150	157-158	161
Hampton Co-operative Bank	Hampton	151	157-158	161
Milford Co-operative Bank	Milford	152	157-158	161
Plaistow Co-operative Bank	Plaistow	153	159-160	162
Salem Co-operative Bank	Salem	154	159-160	162
Aggregate			163	164
CREDIT UNIONS				
AWANE Credit Union	Peterborough	177	190	199
Belknap County Federal Employees Credit Union	Laconia	170	185	194
Cathedral Credit Union	Manchester	172	186	195

INDEX	Location	Off., Dir., etc.	Report of Cond.	Earnings and Expenses
CREDIT UNIONS (continued)			**Page**	
Concord Postal Credit Union	Concord	168	184	193
Equity Employees Credit Union	Orford	177	189	198
Freudenberg-Nok Employees Credit Union	Bristol	168	183	192
Gateway Credit Union	Nashua	175	188	197
Granite State Credit Union	Manchester	172	186	195
Holy Rosary Credit Union	Rochester	178	190	199
K.P. Credit Union	Dover	169	184	193
L'Ange Gardien Credit Union	Berlin	167	183	192
M P B Employees Credit Union	Keene	170	185	194
Manchester Municipal Employees Credit Union	Manchester	173	187	196
N.H. Food Industry Credit Union	Manchester	173	187	196
Nashua Municipal Employees Credit Union	Nashua	176	189	198
P E A Credit Union	Exeter	169	184	193
Postal Employees' Credit Union of New Hampshire	Manchester	174	187	196
SBB Employees Credit Union	Lebanon	171	185	194
St. Joseph Hospital Employees Credit Union	Nashua	176	189	198
St. Mary's Bank (credit union)	Manchester	201	202	203
Somersworth General Electric Employees' Credit Union	Somersworth	179	191	200
Telephone Credit Union of NH	Manchester	174	188	197
Union Leader Employees Credit Union	Manchester	175	188	197
United Brotherhood Credit Union	Berlin	167	183	192
Upper Valley Community Credit Union	Lebanon	171	186	195
WRG Credit Union	Sandown	178	190	199
Aggregate			204	205
MISCELLANEOUS				
New Hampshire Business Development Corporation	Manchester	209	210	211

INDEX Page

GRAPHIC TRENDS

NH Asset Distribution 215
NH Commercial Banks – Five Year Asset Trends 217
NH Savings Banks and Savings & Loan Associations – Five Year Asset Trends 219
NH 'Non Banks' and Limited Service Banks – Five Year Asset Trends 221
NH State Chartered Credit Unions – Assets and Deposits 223
NH Total Loans and Deposit Trends 225
Deposits All Banks 227
Percentage of Reserve for Loan Losses to Gross Loans 229
NH Total Commercial Loans and Deposit Trends 231
NH Commercial Loan Trends 233
NH Equity Capital to Year End Assets – Five Year Trend 235
Securities Distribution – December 31, 1991 237
Securities Distribution – December 31, 1992 239
Loans and Securities Trends 241

FIRST MORTGAGE BANKER AND BROKER LICENSEES

Listing of Licensees 245-248
Consolidated Analysis of Loans 249

SECOND MORTGAGE HOME LOAN LICENSEES

Listing of Licensees 253-254
Consolidated Analysis of Loans 255

SMALL LOAN LICENSEES

Listing of Licensees 259
Consolidated Analysis of Loans 260

FINANCIAL INSTITUTIONS

Listing of all Financial Institutions in New Hampshire 263-278

FOREWORD

The one hundred forty-eighth annual report of the Bank Commissioner contains consolidated reports of condition, consolidated analyses of earnings and other information of commercial banks, savings banks, co-operative banks, credit unions and other financial institutions operating under state charters.

PURPOSE OF THE BANKING DEPARTMENT

To protect the public interest by securing the safety and soundness of banking and by promoting fair competition.

FUNCTIONS OF THE BANKING DEPARTMENT

General supervision of all state chartered financial institutions including commercial banks, mutual savings banks, guaranty savings banks, co-operative banks, credit unions, first mortgage bankers and brokers, second mortgage home loan companies, small loan companies and retail sales of motor vehicle companies.

Conduct examinations of each institution to insure sound financial management in compliance with banking laws and regulations.

File with the Governor and Council the Annual Report of the Bank Commissioner which contains a consolidated report of condition and a consolidated analysis of earnings of each commercial bank, savings bank, co-operative bank and credit union. Consolidated statements of analyses of loans are filed for first mortgage bankers and brokers, second mortgage home loan companies and small loan companies.

Responsible for the investigation of branch applications, new bank applications and conversion, merger and consolidation applications of state chartered institutions. Process applications of banks for the authority to issue additional capital stock. In the event of a liquidation, take possession of the property and business and exercise authority to collect obligations due the institution and take whatever steps are necessary to protect its assets and the interest of its depositors.

LEGAL HOLIDAYS - CALENDAR YEAR 1993

New Year's Day	January 1st	Columbus Day	October 11th
Civil Rights Day	January 18th	Veterans Day	November 11th
Washington's Birthday	February 15th	Thanksgiving Day	Whenever Appointed
Memorial Day	May 31st		
Independence Day	July 5th	Christmas Day	December 25th
Labor Day	September 6th		

LEGAL HOLIDAYS - CALENDAR YEAR 1994

New Year's Day	January 1st	Columbus Day	October 10th
Civil Rights Day	January 17th	Election Day	November 8th
Washington's Birthday	February 21st	Veterans Day	November 11th
Memorial Day	May 30th	Thanksgiving Day	Whenever Appointed
Independence Day	July 4th		
Labor Day	September 5th	Christmas Day	December 25th

NUMBER OF INSTITUTIONS

	December 31, 1992
Commercial Banks	26
Mutual Savings Banks	9
Guaranty Savings Banks	15
Co-operative Banks	2
Stock Co-operative Banks	3
Credit Unions	26
First Credit Union in the Nation	1
Miscellaneous Institution	1
Small Loan Licensees	35
First Mortgage Banker and Broker Licensees	275
Second Mortgage Home Loan Licensees	115
In Possession (The Valley Trust Company)	1
	509

NUMBER OF BRANCHES - OPERATING

Commercial Banks	120
Savings Banks	158
Co-operative Banks	11
	289

RETAIL INSTALLMENT SALES OF MOTOR VEHICLES (RSA 361-A)

Retail Sellers	403
Retail Sellers' Branches	22
Sales Finance Licensees	61
Sales Finance Licensees' Branches	9
	495

BRANCHES APPROVED

Charter Trust Company Concord	34 Wakefield Street Rochester
First NH Bank Concord (as a result of merger)	106 South River Road Bedford 13 Church Street Goffstown One High Street Hinsdale 15 Main Street Keene Route 102 Londonderry 70 Bay Street Manchester

BRANCHES APPROVED (continued)

First NH Bank (continued) Concord	2035 Brown Avenue Manchester
	1000 Elm Street Manchester
	Daniel Webster Highway South Merrimack
	84 Elm Street Milford
	407 Amherst Street Nashua
	137 Daniel Webster Highway Nashua
	310 Daniel Webster Highway Nashua
	10 Michigan Street Winchester
	115 Indian Head Rock Road Windham
First Savings & Loan Association of New Hampshire Exeter	537 Central Avenue Dover
	240 Locust Street Dover
	8 Newmarket Road Durham
	88 Hancock Street Rochester
Fleet Bank – NH Nashua	46 South River Road Bedford
	Alvirne High School Hudson
	99 Rockingham Boulevard Salem
Milford Co-operative Bank Milford	Main Street New Boston
New London Trust Company, The New London	116 South River Road Bedford
	20 Grove Street Peterborough

BRANCHES DISCONTINUED

Fleet Bank - NH Nashua	360 Winchester Street Keene
	83 Main Street West Lebanon
Granite Bank Keene	176 Peterborough Street Jaffrey
	151 Congress Street Portsmouth
New Dartmouth Bank Manchester	800 Central Street Franklin
Woodsville Guaranty Savings Bank, The Woodsville	Junction Routes 25 & 25C Warren

MERGERS APPROVED

First NH Bank, National Association Manchester	INTO	First NH Bank Concord (relocated main office to Manchester)

LIQUIDATIONS UNDER THE SUPERVISION OF THE BANKING COMMISSIONER
CHAPTER 395

	ACQUIRING INSTITUTION
Atlantic Trust Company Newington	Fleet Bank - NH Nashua
Seacoast Savings Bank Dover	First Savings & Loan Association of New Hampshire Exeter
Somersworth Bank, The Somersworth	New Dartmouth Bank Manchester

CHARTER AMENDMENTS

Centerpoint Bank Bedford	Generally amended and restated Articles of Agreement.
Community Guaranty Savings Bank Plymouth	Changed capital stock from 150,000 par value $1.00 to 360,000 par value $1.00. New Article limiting the liability of the Board of Directors and Officers.
First NH Bank Concord	Generally amended and restated Articles of Agreement. Moved main office from City of Concord, County of Merrimack to City of Manchester, County of Hillsborough.

CHARTER AMENDMENTS (continued)

First Savings & Loan Association of New Hampshire Exeter	Changed name of Corporation to First Savings of New Hampshire.
Hampton Co-operative Bank Hampton	Generally amended and restated Articles of Agreement.
Landmard Bank Lebanon	Increased capital stock from 354,038 shares par value $1.00 to 415,658 shares par value $1.00. Increased capital stock from 415,658 shares common stock par value $1.00 to 615,658 shares common stock par value $1.00 and 200,000 shares of preferred stock par value $1.00 and the way in which it can be issued.
New Dartmouth Bank Manchester	Generally amended and restated Articles of Agreement.
Olde Port Bank & Trust Company Portsmouth	Changed capital stock from 30,000 shares par value $33.33 to $300,000 shares par value $1.00.
Scudder Trust Company Nashua	Moved principal office from City of Nashua, County of Hillsborough to City of Salem, County of Rockingham.

REMOTE SERVICE UNITS ACCEPTED IN 1992 BY BANK

	FILED:
CHESHIRE COUNTY SAVINGS BANK	
Route 9, Chesterfield	10/23/92
Route 9, East Sullivan	4/10/92
499 Washington Street, Keene	7/06/92
25 River Street, Route 12, North Walpole	12/17/92
CONCORD SAVINGS BANK	
Park Avenue Plaza, Contoocook	8/11/92
FIRST NH BANK	
Route 101 Plaza, Bedford	8/06/92
Storrs Street, Concord	12/01/92
UNH, Memorial Union Building, Durham	12/01/92
952 Central Street, Franklin	12/01/92
1458 Lake Shore Drive, Gilford	6/08/92
Mast Road, Goffstown	3/02/92
1000 Elm Street, Manchester	8/06/92
96 Milton Road, Route 125, Rochester	12/01/92

REMOTE SERVICE UNITS ACCEPTED IN 1992 BY BANK (continued)

	FILED:
FLEET BANK - NH	
Crystal Avenue & By-Pass 28, Derry	10/15/92
MONADNOCK BANK	
Route 31, Greenville	8/25/92
Route 124, New Ipswich	8/25/92
Route 101, Peterborough	8/07/92
Junction Routes 119 and 202, Rindge	8/31/92
NEW DARTMOUTH BANK	
Route 28, Derry	6/08/92
Rockingham Mall, Salem	6/08/92
NEW LONDON TRUST COMPANY	
100 Main Street, New London	6/30/92
ST. MARY'S BANK	
553 Mast Road, Goffstown	10/27/92

RULES OF THE BOARD OF TRUST COMPANY INCORPORATION

CHAPTER	TITLE	EFFECTIVE DATE
Tru 301.01	Order of Consideration	9/08/92
Tru 400	Electronic Customer Service Terminals	10/15/92

RULES OF THE BANK COMMISSIONER

CHAPTER	TITLE	EFFECTIVE DATE
Ban 900	Public Deposit Investment Pool RFP Rules	4/02/92
Ban 1450	Collateralization of Public Deposits	9/08/92

LEGISLATION ENACTED BY THE 1992 SESSION OF THE LEGISLATURE RELATIVE TO RETAIL INSTALLMENT SALES

CHAPTER	RSA	
116	361-A	Section 4-a, added: Consumer Inquiries. Provides procedures for processing and responding to consumer complaints naming licensees. Effective 6/30/92.
116	361-A	Section 11, amended: Penalties. Added a new paragraph II, relative to fines for failure to obtain a license. Deleted "wilfully" and "intentionally" from paragraph I, and "wilfully" from paragraph III. Effective 6/30/92.

LEGISLATION ENACTED BY THE 1992 SESSION OF THE LEGISLATURE RELATIVE TO THE BANK COMMISSIONER

CHAPTER	RSA	
24	383	Section 9-b, amended: New Hampshire Charitable Foundation Common Trust Funds. Substituted "Foundation" for "Fund" in the section catchline and the first sentence. Effective 4/03/92.
117	383	Section 7-a, added: Delegation of Duties and Responsibilities. Authorizes the commissioner to delegate to employees of the banking department any of his responsibilities, except rulemaking. Enumerates the procedures for delegation. Effective 5/01/92.

LEGISLATION ENACTED BY THE 1992 SESSION OF THE LEGISLATURE RELATIVE TO GENERAL PROVISIONS AS TO SAVINGS BANKS, TRUST COMPANIES AND DEPOSITORIES

CHAPTER	RSA	
108	384	Section 16-c, amended: Interest on Escrow Accounts. Rewrote the first sentence and added second and third sentences, requiring the interest rate paid by banks on escrow accounts to be set by the bank commissioner on August 1 and February 1 of each year. Effective 7/01/92.
108	384	Section 16-e, amended: Escrow Accounts of Mortgage Companies. Rewrote the first sentence and added second and third sentences, requiring the interest rate paid by banks on escrow accounts to be set by the bank commissioner on August 1 and February 1 of each year. Effective 7/01/92.
148	384	Section 47-a, added: Exemption from Acquisition; Procedure. Authorizes the board of directors of a bank to adopt a resolution exempting the bank from interstate acquisition. Effective 7/05/92.

LEGISLATION ENACTED BY THE 1992 SESSION OF THE LEGISLATURE RELATIVE TO BRANCH BANKING AND HOLDING COMPANY AFFILIATES

CHAPTER	RSA	
229	384-B	Section 1, amended: Definitions. Paragraph XIII, definition of loan production office, added. Effective 7/12/92.
229	384-B	Section 2-a, added: Loan Production Offices. Provides authorization for the establishment of loan production offices by banks chartered by this or any other state. Effective 7/12/92.
229	384-B	Section 2-b, added: Rulemaking. Authorizes the bank commissioner to adopt rules to administer and enforce RSA 384-B. Effective 7/12/92.
230	384-B	Section 6, amended: Considerations. Inserted "3 percent or more of" following "subscribed to" in introductory paragraph, and added "including information on whether such person, firm or corporation held an equity interest of 3 percent or more in or served as a director or officer of a bank which has failed" in the second sentence, and rewrote paragraph IV. Effective 7/12/92.

LEGISLATION ENACTED BY THE 1992 SESSION OF THE LEGISLATURE RELATIVE TO REORGANIZATION OF MUTUAL SAVINGS BANKS INTO MUTUAL HOLDING COMPANIES

CHAPTER	RSA	
255	386-B	Section 8, amended: Ownership, Governance and Powers of Mutual Holding Companies. Substituted "RSA 293-A:3.02" for "RSA 293 A:4" in the introductory paragraph. Effective 1/01/93.

LEGISLATION ENACTED BY THE 1992 SESSION OF THE LEGISLATURE RELATIVE TO INVESTMENTS OF SAVINGS BANKS

CHAPTER	RSA	
262	387	Section 17-a, amended: Other Institutions. Substituted "business finance" for "industrial development" in the first sentence. Effective 5/15/92.

LEGISLATION ENACTED BY THE 1992 SESSION OF THE LEGISLATURE RELATIVE TO CONSOLIDATION OF BANKS

CHAPTER	RSA	
255	388	Section 13, amended: Dissenting stockholders. Statutory references amended throughout. Effective 1/01/93.

LEGISLATION ENACTED BY THE 1992 SESSION OF THE LEGISLATURE RELATIVE TO LIQUIDATION UNDER SUPERVISION OF THE BANK COMMISSIONER

CHAPTER	RSA	
98	395	Section 4, amended: Insolvency. Section amended generally. Effective 4/29/92.
98	385	Section 10-a, amended: Authority to Appoint a Federal Regulatory Agency as Liquidating or Receiving Agent. Deleted "legally insolvent or" preceding "closed" and added "or any institution with respect to which the commissioner has filed a petition pursuant to RSA 395:4" following "depository institution" in the first sentence. Effective 4/29/92.

LEGISLATION ENACTED BY THE 1992 SESSION OF THE LEGISLATURE RELATIVE TO LICENSING OF NONDEPOSITORY FIRST MORTGAGE BANKERS AND BROKERS

CHAPTER	RSA	
99	397-A	Section 1, amended: Definitions. Paragraph I; definition of branch office, amended generally. Effective 6/28/92.
99	397-A	Section 15-a, added: Consumer Inquiries. Provides procedures for processing and responding to consumer complaints naming licensees. Effective 6/28/92.
125	397-A	Section 13, amended: Annual Report. Paragraph III; substituted "may be required to" for "shall" in the first sentence and added third sentence. Effective 1/01/93.

LEGISLATION ENACTED BY THE 1992 SESSION OF THE LEGISLATURE RELATIVE TO SECOND MORTGAGE HOME LOANS

CHAPTER	RSA	
131	398-A	Section 1-e, amended: Report. First and second sentences amended generally. Sixth sentence added. Effective 7/03/92.
131	398-A	Section 6-a, added: Consumer Inquiries. Provides procedures for processing and responding to consumer complaints naming licensees. Effective 7/03/92.
227	398-A	Section 10, amended: Exemptions. Amended section generally. Effective 7/12/92.

LEGISLATION ENACTED BY THE 1992 SESSION OF THE LEGISLATURE RELATIVE TO REGULATION OF SMALL LOANS

CHAPTER	RSA	
229	399-A	Section 3, amended: Amount of Loan and Maximum Charges. Paragraph VI; substituted "on open-end and closed-end loans, and interest" for "and" following compounded, and inserted "open-end and" following "balances on" in second sentence. Effective 7/12/92.
229	399-A	Section 5-a, added: Consumer Inquiries. Provides procedures for processing and responding to consumer complaints naming licensees. Effective 7/12/92.
229	399-A	Section 21, amended: Books and Records; Audits; Annual Reports. Paragraph III amended generally. Effective 7/12/92.

LEGISLATION ENACTED BY THE 1992 SESSION OF THE LEGISLATURE RELATIVE TO CUSTODY AND ESCHEAT OF UNCLAIMED AND ABANDONED PROPERTY

CHAPTER	RSA	
289	471-C	Section 3-a, amended: Abandoned Intangible Property. Paragraph I(b); deleted "or" preceding "created" and inserted "or otherwise located". Paragraph III amended generally. Effective 6/17/92.

BANK HOLDING COMPANIES
AND
SUBSIDIARY BANKS,
INTERSTATE BANK AFFILIATIONS
AND
INTERNATIONAL BANK AFFILIATIONS

BANK HOLDING COMPANIES AND SUBSIDIARY BANKS

BANK OF IRELAND FIRST HOLDINGS, INC.

First NH Bank
First NH Investment Services Corp.

BANK OF NEW HAMPSHIRE CORPORATION

Bank of New Hampshire

BANKCORE, INC.

North Conway Bank

CHESHIRE FINANCIAL CORPORATION

Cheshire County Savings Bank
Monadnock Bank, The
Valley Bank, The

COMMUNITY BANKSHARES, INC.

Concord Savings Bank

CONNECTICUT RIVER BANCORP, INC.

Connecticut River Bank
Peoples Bank of Littleton

CORNERSTONE FINANCIAL CORPORATION

Cornerstone Bank

FAMILY BANCORP OF NEW HAMPSHIRE

Family Savings Bank of New Hampshire

FINEST FINANCIAL CORPORATION

Pelham Bank and Trust Company

FIRST COASTAL BANKS, INC.

First National Bank of Portsmouth, The

FIRST COLEBROOK BANCORP, INC.

First Colebrook Bank, The

FIRST DISCOUNT BANK

First Deposit National Bank
First Deposit National Credit Card Bank

FIRST ESSEX BANCORP OF NEW HAMPSHIRE, INC.

First Essex Savings Bank of New Hampshire

GRANITE STATE BANKSHARES, INC.

Granite Bank

GREAT BAY BANKSHARES, INC.

Constitution Trust Company
Southeast Bank for Savings

HORIZON BANKS, INC.

Horizon Bank and Trust

INDIAN HEAD BANKS, INC.

Fleet Bank - NH

MIDHAMCO, INC.

Hampton Co-operative Bank

NH THRIFT BANKSHARES

Lake Sunapee Savings Bank, fsb

NFS FINANCIAL CORP.

NFS Savings Bank, fsb

NORTH AMERICAN BANK CORPORATION

Farmington National & Savings Bank

PEMI BANCORP, INC.

Pemigewasset National Bank of Plymouth, The

PORTSMOUTH BANK SHARES, INC.

Portsmouth Savings Bank

PROFILE FINANCIAL CORPORATION

Plaistow Bank and Trust Company

ROCKINGHAM BANCORP

First Savings of New Hampshire

VILLAGE FINANCIAL CORPORATION

Village Bank & Trust Company

INTERSTATE BANK AFFILIATIONS

EASTERN BANCORP, INC.
ROCKINGHAM BANCORP

First Savings of New Hampshire

FAMILY BANCORP
FAMILY BANCORP OF NEW HAMPSHIRE, INC.

Family Savings Bank of New Hampshire

FIRST ESSEX BANCORP, INC.
FIRST ESSEX BANCORP OF NEW HAMPSHIRE, INC.

First Essex Savings Bank of New Hampshire

FLEET FINANCIAL GROUP, INC.
INDIAN HEAD BANKS, INC.

Fleet Bank - NH

MID MAINE SAVINGS BANK
MIDHAMCO, INC.

Hampton Co-operative Bank

PEOPLES HERITAGE FINANCIAL GROUP, INC.
FIRST COASTAL BANKS, INC.

First National Bank of Portsmouth

INTERNATIONAL BANK AFFILIATIONS

BANK OF IRELAND
BANK OF IRELAND (US) HOLDINGS, INC.
BANK OF IRELAND FIRST HOLDINGS, INC.

First NH Bank
First NH Investment Services Corp.

ABSTRACTS OF THE ANNUAL REPORT
OF
COMMERCIAL BANKS
SHOWING LOCATION,
NAMES OF OFFICERS
AND DIRECTORS

BERLIN

THE BERLIN CITY BANK

9 MAIN STREET
BERLIN, NEW HAMPSHIRE 03570
TEL. 752-1171

(Year of Incorporation - 1901)

BRANCHES

9 Main Street, Berlin, NH 03570
Tel. 752-1171
260 Main Street, Gorham, NH 03581
Tel. 466-5467
2 State Street, Groveton, NH 03582
Tel. 636-1611
Indian Head Plaza, North Conway, NH 03860
Tel. 356-8000
Northway Plaza, North Conway, NH 03860
Tel. 356-7091

OFFICERS

CHAIRMAN OF THE BOARD
William J. Woodward

PRESIDENT
** Francis Deasy

EXECUTIVE VICE PRESIDENT/TREASURER
David J. O'Connor

SENIOR VICE PRESIDENTS
Paul G. Campagna
John H. Stratton

VICE PRESIDENTS
Lawrence J. Bessinger
Richard Brunelle
Armand O. Milot
James M. O'Donnell
Mark R. Poyant

ASSISTANT VICE PRESIDENTS
James R. Brannen
Susan L. Goupil
John Metz

CONSUMER LOAN OFFICER
Joane Belleau

MORTGAGE LOAN OFFICER
Jeannine Birch

BRANCH MANAGERS

Paula Cain
Dorothy Daley
Lillian P. Landry
Jean Tremblay

DIRECTORS

Peter Bornstein
Gerard Cote
* Francis Deasy
Barry Kelley
Randall G. Labnon
* John D. Morris
John D. Morton, Sr.
Joseph N. Rozek
* William J. Woodward
Theodore Wroblewski

* Investment Committee Members
** Chief Executive Officer

BOW

BOW MILLS BANK AND TRUST

503 SOUTH STREET
BOW, NEW HAMPSHIRE 03304
TEL. 225-6700

(Year of Incorporation - 1987)

OFFICERS

CHAIRMAN OF THE BOARD
John E. Swenson

PRESIDENT/TREASURER
** Peter H. Winship

VICE PRESIDENT
Anthony J. Pucci

ASSISTANT VICE PRESIDENT
Ann D. Dow

DIRECTORS

- * Christopher R. Chisholm
- * Robert A. Cole
- Peter DeJager
- * Jeffrey B. Foote
- Raymond W. Godbout
- William H. Hilton, Jr.
- Michael C. Moyers
- * Robert R. Pike
- Stephen M. Rosenberg
- Jonathan H. Ruggles
- John E. Swenson

---

* Investment Committee Members
** Chief Executive Officer

CHARLESTOWN

CONNECTICUT RIVER BANK

P.O. BOX 500 - 100 MAIN STREET
CHARLESTOWN, NEW HAMPSHIRE 03603
TEL. 826-7764

(Year of Incorporation - 1864)

BRANCHES

82 Pleasant Street, Claremont, NH 03743
Tel. 543-1276

255 West Street, Keene, NH 03431
Tel. 357-1619

Route 123, Langdon, NH 03602
Tel. 835-6333

Miracle Mile Plaza, Lebanon, NH 03766
Tel. 448-0088

North Main Street, Walpole, NH 03608
Tel. 756-9293

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT
* * John E. Bentley

EXECUTIVE VICE PRESIDENT
Gary W. Gray

VICE PRESIDENT/TREASURER
Stephen J. Bentley

VICE PRESIDENTS
Thomas D. Bentley
Paul D. Slade

ASSISTANT VICE PRESIDENTS
Robert Kasprzak
Paul D. Silva

ASSISTANT TREASURER
Brenda E. Lindblade

LOAN OFFICERS

Anthony J. Bielarski
Judith B. Domingue
Matthew D. Morrison
Brenda I. Ouellette
Normand B. Paulhus, II
William A. Smith
Linda A. Stewart
William C. Thompson
William D. Waite

CONNECTICUT RIVER BANK (Continued)

LOAN DOCUMENTATION OFFICER
Nancy E. Smith

ASSISTANT LOAN OFFICER
Maurice R. Biron

OPERATIONS OFFICER
Curt Clough

CUSTOMER SERVICE OFFICER
Linda L. Tenney

ASSISTANT BRANCH MANAGER
Karen F. Blair

DIRECTORS

Ernest L. Bell, III
* John E. Bentley
John D. Bourdon
Paul S. Cray
Paul B. Dutton
John C. Follett
* John E. Follett
* David T. Henry
Stewart A. Rouse
Roger H. Ryan

* Investment Committee Members
** Chief Executive Officer

COLEBROOK

THE FIRST COLEBROOK BANK
P.O. BOX 88 - 147 MAIN STREET
COLEBROOK, NEW HAMPSHIRE 03576
TEL. 237-5551

(Year of Incorporation - 1889)

OFFICERS

CHAIRMAN OF THE BOARD
Norman S. Brungot

VICE CHAIRMAN OF THE BOARD
Victor P. Bruno

PRESIDENT
** Willard G. Bromage, Jr.

VICE PRESIDENT
Robert W. Gooch

VICE PRESIDENT/TREASURER
Jean F. Ladd

ASSISTANT TREASURER
Sharon A. Leicht

COMPLIANCE OFFICER
Jeannette E. Nichols

MORTGAGE LOAN OFFICERS
Linda J. Clogston
Alison L. Lynch

COMMERCIAL LOAN OFFICER
Avis E. Brosseau

OPERATIONS OFFICER
Susan K. Robidas

CUSTOMER SERVICE OFFICER
Rosemary J. Mulliken

CUSTOMER SERVICE OFFICER/HEAD TELLER
Pierrette S. Champagne

DIRECTORS

* Willard G. Bromage, Jr.
* Norman S. Brungot
* Victor P. Bruno
* Robert W. Gooch
* Wendell L. Herman
* Palmer B. Lewis
* Harry L. Olmstead, Jr.
* Warren E. Pearson
* Malcolm R. Washburn

* Investment Committee Members
** Chief Executive Officer

CONCORD

CHARTER TRUST COMPANY

P.O. BOX 1374 - 95 NORTH MAIN STREET
CONCORD, NEW HAMPSHIRE 03302
TEL. 224-1350

(Year of Incorporation - 1984)

BRANCH

34 Wakefield Street, Rochester, NH 03867
Tel. 332-2511

OFFICERS

CHAIRMAN OF THE BOARD

** Robert J. Diefendorf

PRESIDENT

Niall J. MacDonagh

VICE PRESIDENTS/TRUST OFFICERS

James J. Bedard
Daniel R. Gornell
Brenda B. Harrington
Bonnie M. Hunt
John J. Latimer
David J. Palfrey
Dohrman J. Sinclair, III

VICE PRESIDENTS/INVESTMENT OFFICERS

Michael A. Friedman
Maureen Kelliher

TRUST OFFICER

Lynn E. Jones

OPERATIONS OFFICER

Cindy J. Motta

DIRECTORS

* Robert J. Diefendorf
* Jean E. Kennedy
* Niall J. MacDonagh
* David E. Tardif
* Stephen R. Theroux
* Charles Thorndike
* Donald R. Tisdale
* Richard C. Young

As of April 1993, address change:
90 North Main Street, Concord, New Hampshire 03302

* Investment Committee Members
** Chief Executive Officer

CONCORD

HORIZON BANK AND TRUST

P.O. BOX 2067 - 197 LOUDON ROAD
CONCORD, NEW HAMPSHIRE 03302-2067
TEL. 226-3600

(Year of Incorporation - 1988)

OFFICERS

CHAIRMAN OF THE BOARD
Thomas D. Rath

PRESIDENT
** Bruce D. Clow

EXECUTIVE VICE PRESIDENT/TREASURER
Thomas W. Brightman

SENIOR VICE PRESIDENT
Henry H. Peterson

VICE PRESIDENTS
Russell D. Coburn
Nita J. Raby
Mary Jane Ricker

ASSISTANT VICE PRESIDENTS
J. Thomas Mitchell
Nancy E. Porosky

CREDIT OFFICER
Rita C. Berard

FINANCIAL SERVICES OFFICERS
Richard D. Holden
Mary Rahlson

DIRECTORS

* Kenneth A. Bradley
Thomas W. Brightman
Richard W. Burpee, Jr.
Daniel E. Church
Bruce D. Clow
* Raymond P. D'Amante
* Thomas E. King
Forrest D. McKerley
Thomas D. Rath
* Peter P. Timbas
Richard G. Warner
Charles F. Whittemore
* Sherilyn B. Young

* Investment Committee Members
** Chief Executive Officer

DERRY

CORNERSTONE BANK

P.O. BOX 326 - 15 EAST BROADWAY
DERRY, NEW HAMPSHIRE 03038
TEL. 432-9517

(Year of Incorporation - 1969)

BRANCHES

Business Loop #101, Candia, NH 03034
Tel. 483-2151

Route 102, Raymond Road, Chester, NH 03036
Tel. 887-4496

57 Crystal Avenue, Derry, NH 03038
Tel. 432-9517

Route 111, Hampstead, NH 03826
Tel. 382-7111

Daniel Webster Highway North, Manchester, NH 03104
Tel. 622-7616

728 Massabesic Street, Manchester, NH 03103
Tel. 625-4644

779 South Main Street, Manchester, NH 03102
Tel. 645-1800

379 Amherst Street, Nashua, NH 03063
Tel. 881-4459

188 Main Street, Nashua, NH 03060
Tel. 889-8889

Route 111, Windham, NH 03087
Tel. 432-8502

OFFICERS

CHAIRMAN OF THE BOARD
** John M. Terravecchia

PRESIDENT
G. Robert Smith

FIRST VICE PRESIDENT
Howard S. Dearth

SECOND VICE PRESIDENT
Horace A. Holaday, Jr.

VICE PRESIDENT/TREASURER
Robert E. Benoit

VICE PRESIDENT
Catherine A. Gelinas

ASSISTANT VICE PRESIDENTS
Dolores T. Brusky
Edward D. Dumm
Terry Girolimon

CORNERSTONE BANK (Continued)

ASSISTANT TREASURERS

O. A. Lafontaine, Jr.
Tracy Morrison
Dolores M. Smith
Bonnie A. White
Carlton H. White
Joan M. Willey
Katherine M. Zysk

SECRETARY

Edward D. Bureau

CONTROLLER

Ronald E. Vincent

COMPLIANCE OFFICER

Cheryl Andrew

INTERNAL AUDITOR

Paul J. Mitchell

ADMINISTRATIVE OFFICER

Donna L. Harrica

FINANCIAL SERVICES OFFICER

Daniel P. Marrone

ASSISTANT OPERATIONS OFFICER

Marjorie A. Garvin

INSTALLMENT LOAN SERVICES OFFICER

Phyllis Gragg

BRANCH MANAGERS

Carol Fontaine
Janice McHugh

DIRECTORS

* Robert E. Benoit
* Edward D. Bureau
* Howard S. Dearth
* Edward E. Gage, Jr.
* William M. Hardy
* Horace A. Holaday, Jr.
* Paul T. Phillips
* G. Robert Smith
* Arnold C. Soney
* John M. Terravecchia
* John J. Zito

* Investment Committee Members
** Chief Executive Officer

DOVER

CONSTITUTION TRUST COMPANY
P.O. Box 1049 – 140 WASHINGTON STREET
DOVER, NEW HAMPSHIRE 03820
TEL. 742-8100

(Year of Incorporation - 1988)

OFFICERS

CHAIRMAN OF THE BOARD
** Donald R. Hatt

PRESIDENT
John D. Griffiths

ASSISTANT VICE PRESIDENT/TRUST OFFICER
Linda K. Hinton

ASSISTANT TRUST OFFICER
John F. Casey, III

DIRECTORS

* Bruce D. Clow
* Gregory M. Dickinson
* John D. Griffiths
* Donald R. Hatt
* Gerald F. Janelle

As of March 1993, address change:
104 Washington Street, Dover, New Hampshire 03820, Tel. 749-0303

* Investment Committee Members
** Chief Executive Officer

GILFORD

VILLAGE BANK & TRUST COMPANY

P.O. BOX 7345 - COUNTRY CLUB ROAD
GILFORD, NEW HAMPSHIRE 03247
TEL. 528-3000

(Year of Incorporation - 1981)

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT
** Gregory M. Dickinson

VICE PRESIDENT/TREASURER
John H. Martin

ASSISTANT VICE PRESIDENTS
Elaine L. B. Miller
Mary K. Richardson
Joanne T. Pike

LOAN OFFICERS
Lynn E. Ostrand
Heather D. Young

BANK OFFICER
Mary M. Harrison

DIRECTORS

* Gregory M. Dickinson
* Lawrence W. Guild, II
* David F. Haley
* Sandra T. McGonagle
* Edgar D. McKean, III
* Charles D. Stafford
* Bradley J. Thompson

* Investment Committee Members
** Chief Executive Officer

HILLSBORO

THE VALLEY BANK
53 WEST MAIN STREET
HILLSBORO, NEW HAMPSHIRE 03244
TEL. 464-5541

(Year of Incorporation - 1973)

BRANCHES
Routes 3 & 28, Allenstown, NH 03275
Tel. 485-4011

60 Maple Street, Henniker, NH 03242
Tel. 464-5527

Routes 106 & 129, Loudon, NH 03301
Tel. 798-4401

OFFICERS

CHAIRMAN OF THE BOARD
Richard W. Withington

PRESIDENT
** William J. McIver

VICE PRESIDENT
Kathleen A. Cleveland

ASSISTANT VICE PRESIDENTS
Judith Kurisko
Frederick V.C. Savage

BUSINESS DEVELOPMENT/MORTGAGE OFFICER
Sherry Hanks

ASSISTANT OPERATIONS OFFICER
Stacy Haines

BRANCH MANAGER
Laurel Lee Berry

DIRECTORS

Gordon J. Allen
Judith H. Avery-Dunning
* Peter J. Baxter
* Duane J. Clement
Leo R. Dube
Richard L. Edmunds
Carl M. Goodman
* Douglas S. Hatfield, Jr.
* Daniel G. Hingston
Robert J. Johnson
* Donald E. Knapton, Jr.
* William J. McIver
Merle R. Patenaude, Jr.
L. William Slanetz
* Richard W. Withington
Samuel C. Zachos

* Investment Committee Members
** Chief Executive Officer

JAFFREY

THE MONADNOCK BANK

87 MAIN STREET
JAFFREY, NEW HAMPSHIRE 03452
TEL. 532-7788

(Year of Incorporation - 1865)

BRANCHES

Main Street, Greenville, NH 03048
Tel. 878-1100
Route 124, New Ipswich, NH 03071
Tel. 878-1101
Route 202, Peterborough, NH 03458
Tel. 924-9433
Main Street, Rindge, NH 03461
Tel. 899-5187
27 Central Square, Troy, NH 03465
Tel. 242-7737

OFFICERS

CHAIRMAN OF THE BOARD
Robert W. Allen

PRESIDENT
** David S. Foote

VICE PRESIDENTS
Judith H. Avery-Dunning
Wayne R. Gordon

ASSISTANT VICE PRESIDENTS
Candace E. Belletete
Lorraine J. Caswell
Tammy J. Griffin
Katherine E. Olson
Patricia T. Sawtelle
Patricia D. Schuren

ASSISTANT TREASURERS
Alina G. Alix
Margaret E. Huckins

COMMERCIAL LOAN OFFICERS
Thomas Bouchar
Frances Stacey

MASTERCARD/LOAN OFFICER
Jeanne Witty Master

DIRECTORS

* Robert W. Allen
* Peter J. Baxter
Christopher V. Bean
* Delcie D. Bean
Reynold A. Belletete
* David S. Foote
Eugene E. Gaffey
Robert C. Henneman
* D. Glyn Millard
Walter R. Peterson
* Howard A. Roberts
David B. Walters

* Investment Committee Members
** Chief Executive Officer

GRANITE BANK

122 WEST STREET
KEENE, NEW HAMPSHIRE 03431-0627
TEL. 352-1600

(Year of Incorporation - 1895)

BRANCHES

Junction Routes 101A & 122, Amherst, NH 03031
Tel. 673-4700

Junction Routes 9 & 63, Chesterfield, NH 03443
Tel. 363-8335

70 Main Street, Durham, NH 03452
Tel. 868-5574

Junction Elm Street at Route 101, Milford, NH 03055
Tel. 673-4700

21 Grove Street, Peterborough, NH 03458
Tel. 924-7111

Junction Routes 101 & 202, Peterborough, NH 03458
Tel. 924-7111

151 Congress Street, Portsmouth, NH 03801
Tel. 436-9008

Route 1, Portsmouth, NH 03801
Tel. 431-3611

OFFICERS

CHAIRMAN OF THE BOARD
Stacey W. Cole

PRESIDENT
* * Charles W. Smith

REGIONAL BANK PRESIDENTS
John F. Dinkel, Jr.
Robert Gustafson
William C. Henson

SENIOR EXECUTIVE VICE PRESIDENT
Charles B. Paquette

EXECUTIVE VICE PRESIDENTS
William D. Elliott
William G. Pike

GRANITE BANK (Continued)

FIRST VICE PRESIDENT

Karen Benson

VICE PRESIDENTS

Stephen M. Bianco
Whalen B. Dunn
Robert W. Hill
Mark C. Ingalls
Jane C. Marmontello
Steven J. Ryder

ASSISTANT VICE PRESIDENTS

Tammy L. Bischof
Kathleen Courser
Katrina P. Cutts
Mark R. Nugent

AUDITOR

Peter J. Hebert

SERVICING OFFICER

Laurie Austin

ASSISTANT CONTROLLER

Rosemary Bickford

TRUST OFFICER

Abigail P. Anthony

SYSTEMS OFFICER

Donald LaFontaine

OPERATIONS OFFICER

Kathy Gallagher

COMMERCIAL LOAN OFFICERS

Philip L. Mlreault
Stephen Witt

CONSUMER LOAN OFFICER

Mary E. Anderson

ASSISTANT COMMERCIAL LOAN OFFICER

David J. Whiting

BRANCH MANAGERS

Kim Bergeron
Bonnie Canterbury
Cynthia Falkowski
Beth L'Homme
Valarie Thomas

DIRECTORS

* Dorothy Arwe
* Gordon Billipp
* D. Stuart Blakely
* Stacey W. Cole
Philip Hamblet
* Joseph S. Hart
* Jane B. Reynolds
* William Smedley, V
* Charles W. Smith
* E. Story Wright

* Investment Committee Members
** Chief Executive Officer

LEBANON

AMERICAN TRUST COMPANY

ONE COURT STREET
LEBANON, NEW HAMPSHIRE 03766
TEL. 448-6415

(Year of Incorporation - 1991)

OFFICERS

CHAIRMAN OF THE BOARD/CLERK/TRUST OFFICER
** Donald E. Vogel

PRESIDENT/TREASURER/SECRETARY/TRUST OFFICER
Paul H. Collins

NEW BUSINESS OFFICER
Jeffrey A. Glosser

DIRECTORS

* Paul H. Collins
* Robert E. Moses
David E. Orr
John C. Peiffer
* Donald E. Vogel

* Investment Committee Members
** Chief Executive Officer

LITTLETON

PEOPLES BANK OF LITTLETON
3 MAIN STREET
LITTLETON, NEW HAMPSHIRE 03561
TEL. 444-5333

(Year of Incorporation - 1965)

BRANCHES

Main & Congress Street, Bethlehem, NH 03574
Tel. 869-3311

Main Street, Franconia, NH 03580
Tel. 823-8104

9 North Main Street, Lancaster, NH 03584
Tel. 788-4769

70 Kings Square, Whitefield, NH 03598
Tel. 837-9344

OFFICERS

PRESIDENT
** Edward G. Martin

VICE PRESIDENT
Christine S. Latulip

ASSISTANT VICE PRESIDENT/TREASURER
Janet M. Daly

ASSISTANT VICE PRESIDENT
James E. McLaren

LOAN OFFICERS
Mildred R. Nelson
Robert E. Paddock

SECURITY OFFICER
Lillian M. Sylvestre

DIRECTORS

Judith F. Aydelott
Joel J. Bedor
John E. Bentley
Paul D. Desjardins

* Raymond L. Dumas
* George E. Foss, III
* Edward G. Martin
David B. Shepatin

* Investment Committee Members
** Chief Executive Officer

BANK OF NEW HAMPSHIRE
300 FRANKLIN STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 624-6600

(Year of Incorporation - 1987)

BRANCHES
Junction Routes 3 & 28, Allenstown, NH 03275
Tel. 485-4011
Route 125 & Province Road, Barrington, NH 03825
Tel. 664-5800
Central Square, Bristol, NH 03222
Tel. 744-8521
143 North Main Street, Concord, NH 03301
Tel. 225-4500
216 Loudon Road, Concord, NH 03301
Tel. 225-4500
884 Main Street, Contoocook, NH 03229
Tel. 746-4121
353 Central Avenue, Dover, NH 03820
Tel. 742-2100
845 Central Avenue, Dover, NH 03820
Tel. 742-2100
Epsom Circle, Epsom, NH 03234
Tel. 736-9363
887 Lafayette Road, Hampton, NH 03842
Tel. 926-6868
School Street, Hillsboro, NH 03244
Tel. 464-5527
1288 Hooksett Road, Hooksett, NH 03106
Tel. 668-2192
80 Derry Street, Hudson, NH 03051
Tel. 880-5400
2 South Beech Street, Manchester, NH 03103
Tel. 624-6600
1541 North Elm Street, Manchester, NH 03101
Tel. 624-6600
293 South Main Street, Manchester, NH 03102
Tel. 624-6600
115 John Devine Drive, Manchester, NH 03103
Tel. 624-6600
300 Daniel Webster Highway, Merrimack, NH 03054
Tel. 880-5400

BANK OF NEW HAMPSHIRE (Continued)

32 Daniel Webster Highway, Merrimack, NH 03054
Tel. 880-5400
191 Main Street, Nashua, NH 03060
Tel. 880-5400
Nashua Mall, Nashua, NH 03060
Tel. 880-5400
300 Main Street, Nashua, NH 03060
Tel. 880-5400
221 Daniel Webster Highway, Nashua, NH 03060
Tel. 880-5400
72 Exeter Street, Newmarket, NH 03857
Tel. 659-6746
Route 4, Northwood, NH 03261
Tel. 942-8739
Two Harbour Place, Portsmouth, NH 03801
Tel. 433-4320
50 Glass Street, Suncook, NH 03275
Tel. 485-9564

OFFICERS

CHAIRMAN OF THE BOARD
Davis P. Thurber

PRESIDENT
* Paul R. Shea

REGIONAL PRESIDENT
David G. Torr

SENIOR EXECUTIVE VICE PRESIDENT
Harold R. Acres

EXECUTIVE VICE PRESIDENTS
R. Scott Bacon
Alice L. DeSouza

SENIOR VICE PRESIDENTS
Edward P. Carter
Paul E. Duffy, II
JoAnne T. Johnston
Cornelius J. Joyce
Mary W. McLaughlin
Roger A. Menard

CHIEF FINANCIAL OFFICER
Gregory D. Landroche

DIRECTOR OF INFORMATION SERVICES
Allen G. Tarbox, Jr.

DIRECTORS

Arthur E. Comolli
* Raymond G. Cote
Sidney Thurber Cox
* Raymond J. Creteau
* Paul R. Shea
Davis P. Thurber
Richard S. West

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

FIRST NH INVESTMENT SERVICES CORP.
1000 ELM STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 226-6404

(Year of Incorporation - 1986)

OFFICERS

PRESIDENT/TREASURER

* * John L. Claps

SENIOR VICE PRESIDENTS

Charles H. Mantford
Delma H. Reagan

VICE PRESIDENTS

Judith V. Bell
Therese A. Benoit
Phillip F. Boehmke
Gregory S. Boyd
John F. Cullinane
Romeo E. Dorval
Leslie H. Goodnow, Jr.
B. Randy Haas
Mark E. Lavalle
Mark R. Litzerman
Elaine C. MacAdam
Susan Martore-Baker
David E. McKenzie
William B. Morrison
Jon F. Nivus
Judith Noel
Verna A. Pare
Cheryl A. Parzych
Barbara Z. Peck
Carolyn Pomfret
Patricia Qualter
Joan S. Rice
Robert D. Sandler
Stephen Turner
Margaret A. Wiebusch
Debra T. Wilner
Sarah Q. Yoshida

ASSISTANT VICE PRESIDENTS

Barbara J. Bilodeau
Melanie B. Gianferante
Martha M. Walsh

ASSISTANT TRUST OPERATIONS OFFICERS

Jane P. Bates
Judith B. Dionne

ASSISTANT TRUST ADMINISTRATION OFFICERS

Maureen A. Blanchard
Meghan Brady
Patricia J. Bouchard
Kimberly J. Fratus
Cheryl L. Molitoris

INVESTMENT OFFICER

Pamela Diamantis

FIRST NH INVESTMENT SERVICES CORP. (Continued)

ASSISTANT INVESTMENT OFFICERS

Gregg T. Flegal
Kristen L. Hanley

ASSISTANT TRUST TAX OFFICERS

Charles M. Pyle
Elizabeth Wilds

DATA CENTER OFFICER

Nancy Bolton

DIRECTORS

* John L. Claps
* Jameson S. French
* William B. Hart, Jr.
* Hannah M. McCarthy
* L. Douglas O'Brien
* William P. Stone
* Kimon S. Zachos

As of March 1993, Address Change:
One Capital Plaza, Concord, New Hampshire 03301, Tel. 800-451-7025

* Investment Committee Members
** Chief Executive Officer

NASHUA

FLEET BANK – NH
ONE INDIAN HEAD PLAZA
NASHUA, NEW HAMPSHIRE 03060
TEL. 594-5000

(Year of Incorporation - 1851)

BRANCHES
46 South River Road, Bedford, NH 03102
Tel. 647-7900

14 Sullivan Street, Claremont, NH 03743
Tel. 543-3182

30 Storrs Street, Concord, NH 03301
Tel. 225-4400

338 Main Street, Conway, NH 03818
Tel. 447-4700

20 East Broadway, Derry, NH 03038
Tel. 434-3300

180 Washington Street, Dover, NH 03820
Tel. 742-6737

Main Street, Epping, NH 03042
Tel. 679-5491

60 Portsmouth Avenue, Exeter, NH 03833
Tel. 778-2053

700 Mast Street, Goffstown, NH 03102
Tel. 647-7676

264 Lafayette Road, Hampton, NH 03842
Tel. 926-8894

1 Medical Center, Hanover, NH 03755
Tel. 643-1100

63 South Main Street, Hanover, NH 03755
Tel. 643-2500

Alvirne High School, Derry Road, Hudson, NH 03051
Tel. 886-1456

15 Ferry Street, Hudson, NH 03051
Tel. 594-5020

20 Central Square, Keene, NH 03431
Tel. 357-8100

400 South Main Street, Laconia NH 03246
Tel. 524-1858

FLEET BANK - NH (Continued)

160 Main Street, Littleton, NH 03561
Tel. 444-8000

Route 102, Londonderry, NH 03053
Tel. 434-3330

Main Street, Lyme, NH 03268
Tel. 795-2101

620 Elm Street, Manchester, NH 03101
Tel. 647-7666

650 Elm Street, Manchester, NH 03101
Tel. 647-7600

Daniel Webster Highway, Merrimack, NH 03054
Tel. 424-5501

488 Amherst Street, Nashua, NH 03063
Tel. 594-5025

146 Main Street, Nashua, NH 03060
Tel. 594-5618

13 Northeastern Boulevard, Nashua, NH 03062
Tel. 594-5030

Main Street, Newmarket, NH 03857
Tel. 433-3640

Indian Mound Shopping Center, Ossipee, NH 03864
Tel. 539-7300

848 Islington Street, Portsmouth, NH 03801
Tel. 433-3400

Market Square, Portsmouth, NH 03801
Tel. 433-3400

6 Epping Street, Raymond, NH 03077
Tel. 895-3144

66 South Main Street, Rochester, NH 03867
Tel. 332-6000

20 North Broadway, Salem, NH 03079
Tel. 898-2341

60 King's Square, Whitefield, NH 03598
Tel. 837-2531

Main Street, Wilton, NH 03086
Tel. 654-2611

55 Central Street, Woodsville, NH 03785
Tel. 747-3341

FLEET BANK – NH (Continued)

OFFICERS

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FLEET BANK – NH (Continued)

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John M. Wright

* Investment Committee Members
** Chief Executive Officer

NEW LONDON

THE NEW LONDON TRUST COMPANY

P.O. BOX 158 – 150 MAIN STREET
NEW LONDON, NEW HAMPSHIRE 03257
TEL. 526-2535

(Year of Incorporation - 1958)

BRANCHES

Proctor Block, Andover, NH 03216
Tel. 735-5923

116 South River Road, Bedford, NH 03110
Tel. 623-3005

Danbury General Store, Danbury, NH 03230
Tel. 768-5544

1 Maple Street, Hanover, NH 03755
Tel. 643-6509

80 South Main Street, Hanover, NH 03755
Tel. 643-1537

Route 103, Newbury, NH 03255
Tel. 763-5544

Newport Road, New London, NH 03257
Tel. 526-2535

20 Grove Street, Peterborough, NH 03458
Tel. 924-8450

OFFICERS

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William F. Kidder, Sr.

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** William F. Kidder, Jr.

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Rae F. Voss

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Debra W. Sias
Scott B. Walters
Elizabeth A. Williams

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Herbert W. Nelson, Jr.
Richard C. Padgham
Roy C. Raven
Deanna Wachsmuth
Patricia L. Welch

TRUST ADMINISTRATORS
Abigail P. Anthony
Susan J. Cross
Christine Tompkins

THE NEW LONDON TRUST COMPANY (Continued)

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William S. Berger
* James C. Cleveland
Peter D. Danforth
* Claude E. Gardner
William F. Kidder, Sr.
* William F. Kidder, Jr.
Robert E. McGinness
Chandler M. Perkins
Charles V. Sebring
Sumner S. Woodward
* David B. Wray

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* Investment Committee Members
** Chief Executive Officer

NORTH CONWAY

NORTH CONWAY BANK

P.O. BOX 1460 - 2561 MAIN STREET
NORTH CONWAY, NEW HAMPSHIRE 03860-1460
TEL. 356-5466

(Year of Incorporation - 1900)

BRANCHES

51 White Mountain Highway, Conway, NH 03818
Tel. 447-3700

Route 16, Glen, NH 03838
Tel. 383-6813

Junction Routes 16 & 302, North Conway, NH 03860
Tel. 356-6397

157 South Main Street, North Conway, NH 03860
Tel. 356-9416

Route 16, West Ossipee, NH 03890
Tel. 539-7501

OFFICERS

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SENIOR VICE PRESIDENT
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ASSISTANT VICE PRESIDENTS
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John A. Cuddy
Peter Lighthall
Rebecca A. Lyman

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** Frank A. Connolly, Jr.

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Joseph L. Costello
William G. Edmunds

TREASURER
Dale A.Goodwin

PERSONNEL OFFICER
Rosemarie Liska

DIRECTORS

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* S. Jean Fernandez
* L. Hamlin Greene
Douglas Meader
* George Weston

* Investment Committee Members
** Chief Executive Officer

PELHAM

PELHAM BANK AND TRUST COMPANY

BRIDGE STREET, ROUTE 38
PELHAM, NEW HAMPSHIRE 03076
TEL. 635-3545

(Year of Incorporation - 1968)

BRANCHES

Route 28, Salem, NH 03079
Tel. 893-6151

Route 111, Windham, NH 03087
Tel. 432-1900

OFFICERS

CHAIRMAN OF THE BOARD
Louis Fineman

SENIOR VICE PRESIDENT
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Allan Virr

ASSISTANT TREASURERS
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Deborah Campbell
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Gloria Hachey

CLERK
Theodore Russem

DIRECTORS

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Claude Captell
* Louis Fineman
* Neil Fineman
* George Harris
* Willis Low
* William McNamara
* Titus Plomaritus
* Theodore Russem
* William Walsh

* Investment Committee Members
** Chief Executive Officer

PLAISTOW

PLAISTOW BANK AND TRUST COMPANY

P.O. BOX 368 - 47 PLAISTOW ROAD
PLAISTOW, NEW HAMPSHIRE 03865-0368
TEL. 382-6511

(Year of Incorporation - 1967)

BRANCHES

Route 121, Atkinson, NH 03811
Tel. 362-5596

Route 121, Main Street, Hampstead, NH 03841
Tel. 329-6711

Church Street, Kingston, NH 03848
Tel. 642-3353

Route 111 & Little River Road, Kingston, NH 03848
Tel. 642-3667

29 South Main Street, Newton, NH 03858
Tel. 382-1800

89 Main Street, Plaistow, NH 03865
Tel. 382-3317

OFFICERS

CHAIRMAN OF THE BOARD
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PRESIDENT
** Philip C. Plante

EXECUTIVE VICE PRESIDENT/TREASURER
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John R. Livesey
Alfreda N. Woodlock

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Jane E. Stewart

ASSISTANT TREASURERS
Allan J. Bowie
Barbara A. Moran
Doris A. Savage

PLAISTOW BANK AND TRUST COMPANY (Continued)

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Ellen H. Calef

LOAN OPERATIONS OFFICER

Denise M. Wirtz

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MaryBeth Mahoney
Sharon J. Neff
Karen L. White

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Theodore Baratt
* William S. Bartlett, Jr.
Chester C. Bearce
Richard W. Fletcher
* James F. Grimes

Peter G. Hurd
* Nicholas Pichowicz
Philip C. Plante
* Bernard R. Senter

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

FIRST SIGNATURE BANK & TRUST COMPANY
P.O. BOX 7090 - 190 COMMERCE WAY
PORTSMOUTH, NEW HAMPSHIRE 03802-7090
TEL. 433-3700

(Year of Incorporation - 1985)

OFFICERS

CHAIRMAN OF THE BOARD
Edward J. Boudreau, Jr.

VICE CHAIRMAN OF THE BOARD
James W. McLaughlin

PRESIDENT
** Richard P. Zeloski

TREASURER
Daniel R. Morrison

SECOND VICE PRESIDENTS
Raymond P. Specht
William J. Webber

ASSISTANT VICE PRESIDENTS
Anne A. Boyd
Cheryl L. Bozek

COMPLIANCE OFFICER
Pamela V. Glidden

DIRECTORS

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Thomas S. Bigelow
Edward J. Boudreau, Jr.
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* Edward J. Crane
* Jeanne M. Livermore
* James W. McLaughlin
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Calvin K. Sholl
Thomas J. Young
Richard P. Zeloski

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

OLDE PORT BANK & TRUST COMPANY
501 ISLINGTON STREET
PORTSMOUTH, NEW HAMPSHIRE 03801
TEL. 436-8800

(Year of Incorporation - 1986)

OFFICERS

CHAIRMAN OF THE BOARD
James A. Cotter, Jr.

PRESIDENT
** Michael E. Kenslea

VICE PRESIDENT
Mark A. Anderson

ASSISTANT VICE PRESIDENT
Geoffrey D. Lombard

TREASURER
Richard A. Willey

ASSISTANT TREASURER
Dorothy P. Pevear

DIRECTORS

- * James A. Cotter, Jr.
- * Daniel J. Donahue
- * Michael E. Kenslea
- * Joseph G. Sawtelle
- * Susan S. Tober

* Investment Committee Members
** Chief Executive Officer

ROCHESTER

FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE
P.O. BOX 1200 - 76 WAKEFIELD STREET
ROCHESTER, NEW HAMPSHIRE 03867
TEL. 332-1234

(Year of Incorporation - 1958)

OFFICERS

CHAIRMAN OF THE BOARD

** William T. Morgan

SECRETARY/VICE CHAIRMAN OF THE BOARD

Daniel J. Harkinson

VICE PRESIDENT/TREASURER

Robert L. Hechler

VICE PRESIDENTS

Rodney O. McWhinney
Michael D. Strohm
Samuel F. Upchurch, Jr.

DIRECTORS

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Joseph F. McDowell, III
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* William T. Morgan

* Investment Committee Members
** Chief Executive Officer

SALEM

FIDELITY BANK & TRUST COMPANY

59 STILES ROAD
SALEM, NEW HAMPSHIRE 03079
TEL. 893-7703

(Year of Incorporation - 1983)

OFFICERS

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TREASURER
Michael J. Stamer

CLERK
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Charles F. Leahy
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* Kenneth J. McDonald
David M. Roby

* Investment Committee Members
** Chief Executive Officer

SALEM

SCUDDER TRUST COMPANY

5 INDUSTRIAL WAY
SALEM, NEW HAMPSHIRE 03079
TEL. 890-4190

(Year of Incorporation - 1989)

OFFICERS

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VICE PRESIDENT/TREASURER
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TRUST OFFICERS
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Nicholas Bratt
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* Frank C. Henry
Francis G. Murphy
Endicott Peabody

---

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** Chief Executive Officer

WOLFEBORO

COMMUNITY BANK AND TRUST COMPANY

P.O. BOX 59, 1 VARNEY ROAD
WOLFEBORO, NEW HAMPSHIRE 03894
TEL. 569-8400

(Year of Incorporation - 1990)

OFFICERS

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** Bradford W. Gile

SENIOR VICE PRESIDENT
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Diane Hall

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* John T. Corbin
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* Thomas A. O'Dowd
Ruth E. Pheeney
Gregory A. Roark
Richard A. Rollins

* Investment Committee Members
** Chief Executive Officer

CONSOLIDATED REPORT OF CONDITION
INCLUDING TRUST DEPARTMENTS
AND
CONSOLIDATED REPORT OF INCOME
DIVIDENDS AND CHANGES
IN TOTAL CAPITAL ACCOUNTS
AND
GENERAL INFORMATION

	CONSOLIDATED REPORT OF CONDITION	BERLIN	BOW	CHARLESTOWN	
	(in thousands of dollars)	THE BERLIN CITY BANK	BOW MILLS BANK AND TRUST	CONNECTICUT RIVER BANK	
	ASSETS				
1.	Cash & due from depository institutions	$5,119	$3,931	$6,949	1.
2.	Securities	69,272	4,266	2,631	2.
3.	Federal funds sold and securities purchased under agreements to resell	5,691	775	-	3.
4.	Loans and lease financing receivables, (net)	120,967	19,564	73,324	4.
5.	Premises and fixed assets	4,402	985	1,511	5.
6.	Other real estate owned	1,202	582	2,960	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	2,027	163	1,504	8.
9.	Total Assets	$208,680	$30,266	$88,879	9.
	LIABILITIES				
10.	Deposits	$190,122	$28,523	$83,778	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	3,229	-	-	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	-	-	-	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	446	35	159	15.
16.	Total Liabilities	193,797	28,558	83,937	16.
17.	Limited-life preferred stock	-	-	-	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	317	1,708	229	19.
20.	Surplus	1,000	-	2,022	20.
21.	Undivided profits and capital reserves	13,566	-	2,691	21.
22.	Total Equity Capital	14,883	1,708	4,942	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$208,680	$30,266	$88,879	23.
	GENERAL INFORMATION				
24.	Surety coverage	$2,500,000	$1,000,000	$3,000,000	24.
	Period January 1, 1992 through December 31, 1992				
	Rates of Interest Paid to Depositors:				
25.	Regular savings	3.15-4.50	2.75-4.00	3.30-5.00	25.
26.	NOW (fixed rate)	2.40-4.00	2.50-3.50	2.50-4.25	26.
27.	Super NOW	2.50-4.10	-	2.50-4.50	27.
28.	Money market savings	2.61-4.15	2.50-4.25	3.25-5.02	28.
29.	Escrow funds	2.50-5.00	2.50-5.00	3.30-4.65	29.
30.	90 day notice	-	-	-	30.
31.	Money market certificates	2.42-5.69	3.25-7.00	-	31.
32.	Negotiated rate certificates	2.52-5.79	3.25-4.50	-	32.
33.	Dividends declared on common stock	$316	-	-	33.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	COLEBROOK	CONCORD	CONCORD	
		THE FIRST COLEBROOK BANK	CHARTER TRUST COMPANY	HORIZON BANK AND TRUST	
	ASSETS				
1.	Cash & due from depository institutions	$2,106	$166	$2,060	1.
2.	Securities	27,121	142	11,164	2.
3.	Federal funds sold and securities purchased under agreements to resell	700	-	1,350	3.
4.	Loans and lease financing receivables, (net)	32,705	-	37,726	4.
5.	Premises and fixed assets	2,008	318	901	5.
6.	Other real estate owned	197	-	1,067	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	1,202	87	503	8.
9.	Total Assets	$66,039	$713	$54,771	9.
	LIABILITIES				
10.	Deposits	$59,539	-	$49,716	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	-	1,511	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	-	-	-	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	110	42	349	15.
16.	Total Liabilities	59,649	42	51,576	16.
17.	Limited-life preferred stock	-	-	-	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	420	-	18.
19.	Common stock	142	48	111	19.
20.	Surplus	1,000	203	6,571	20.
21.	Undivided profits and capital reserves	5,248	-	(3,487)	21.
22.	Total Equity Capital	6,390	671	3,195	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$66,039	$713	$54,771	23.
	GENERAL INFORMATION				
24.	Surety coverage	$1,050,000	$4,000,000	$1,000,000	24.
	Period January 1, 1992 through December 31, 1992				
	Rates of Interest Paid to Depositors:				
25.	Regular savings	3.25-5.00	-	2.40-3.65	25.
26.	NOW (fixed rate)	3.00-4.50	-	2.00-2.25	26.
27.	Super NOW	3.00-4.75	-	-	27.
28.	Money market savings	3.00-5.10	-	2.40-3.00	28.
29.	Escrow funds	3.25-5.25	-	-	29.
30.	90 day notice	-	-	-	30.
31.	Money market certificates	-	-	2.75-4.35	31.
32.	Negotiated rate certificates	3.25-6.00	-	2.75-3.00	32.
33.	Dividends declared on common stock	$100	-	-	33.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	**DERRY** **CORNERSTONE BANK**	**DOVER** **CONSTITUTION TRUST COMPANY**	**GILFORD** **VILLAGE BANK & TRUST COMPANY**	
ASSETS				
1. Cash & due from depository institutions	$8,743	$1,305	$2,924	1.
2. Securities	55,446	-	10,328	2.
3. Federal funds sold and securities purchased under agreements to resell	-	-	2,060	3.
4. Loans and lease financing receivables, (net)	58,809	-	28,265	4.
5. Premises and fixed assets	6,577	53	436	5.
6. Other real estate owned	3,899	-	518	6.
7. Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8. Other assets	3,431	54	588	8.
9. Total Assets	$136,905	$1,412	$45,119	9.
LIABILITIES				
10. Deposits	$125,311	-	$41,123	10.
11. Federal funds purchased & securities sold under agreements to repurchase	659	-	-	11.
12. Demand notes issued to the U.S. Treasury	-	-	-	12.
13. Other liabilities for borrowed money	454	-	-	13.
14. Subordinated notes & debentures	-	-	-	14.
15. Other liabilities	1,559	99	245	15.
16. Total Liabilities	127,983	99	41,368	16.
17. Limited-life preferred stock	-	-	-	17.
EQUITY CAPITAL				
18. Perpetual preferred stock	-	-	-	18.
19. Common stock	459	200	500	19.
20. Surplus	12,815	800	881	20.
21. Undivided profits and capital reserves	(4,352)	313	2,370	21.
22. Total Equity Capital	8,922	1,313	3,751	22.
23. Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$136,905	$1,412	$45,119	23.
GENERAL INFORMATION				
24. Surety coverage Period January 1, 1992 through December 31, 1992	$3,000,000	$4,000,000	$2,000,000	24.
Rates of Interest Paid to Depositors:				
25. Regular savings	2.10-3.25	-	2.75-4.00	25.
26. NOW (fixed rate)	2.00-2.50	-	2.25-3.50	26.
27. Super NOW	-	-	2.25-3.50	27.
28. Money market savings	2.50-3.40	-	2.75-4.00	28.
29. Escrow funds	2.50	-	-	29.
30. 90 day notice	2.10-3.30	-	-	30.
31. Money market certificates	3.00-5.70	-	4.00-4.25	31.
32. Negotiated rate certificates	3.50-5.70	-	4.00-4.25	32.
33. Dividends declared on common stock	-	-	-	33.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	HILLSBORO THE VALLEY BANK	JAFFREY THE MONADNOCK BANK	KEENE GRANITE BANK	
	ASSETS				
1.	Cash & due from depository institutions	$4,573	$4,089	$31,440	1.
2.	Securities	17,822	21,572	76,430	2.
3.	Federal funds sold and securities purchased under agreements to resell	200	1,150	-	3.
4.	Loans and lease financing receivables, (net)	44,160	97,328	171,999	4.
5.	Premises and fixed assets	1,805	3,123	10,322	5.
6.	Other real estate owned	686	3,258	7,756	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	5,557	5,877	6,597	8.
9.	Total Assets	$74,803	$136,397	$304,544	9.
	LIABILITIES				
10.	Deposits	$67,048	$121,748	$270,864	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	747	10,500	11.
12.	Demand notes issued to the U.S. Treasury	635	-	-	12.
13.	Other liabilities for borrowed money	-	-	-	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	351	1,823	785	15.
16.	Total Liabilities	68,034	124,318	282,149	16.
17.	Limited-life preferred stock	-	-	-	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	100	100	503	19.
20.	Surplus	6,404	7,308	10,758	20.
21.	Undivided profits and capital reserves	265	4,671	11,134	21.
22.	Total Equity Capital	6,769	12,079	22,395	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$74,803	$136,397	$304,544	23.
	GENERAL INFORMATION				
24.	Surety coverage Period January 1, 1992 through December 31, 1992	$10,000,000	$10,000,000	$2,500,000	24.
	Rates of Interest Paid to Depositors:				
25.	Regular savings	3.00-5.00	3.25	3.25-4.75	25.
26.	NOW (fixed rate)	2.50-4.50	2.50	2.50-4.50	26.
27.	Super NOW	-	2.75-3.25	-	27.
28.	Money market savings	2.75-5.00	3.10-3.50	2.90-4.85	28.
29.	Escrow funds	3.00-5.00	2.50	2.00-5.50	29.
30.	90 day notice	3.00-5.25	-	-	30.
31.	Money market certificates	3.00-5.00	3.00-5.00	2.25-5.20	31.
32.	Negotiated rate certificates	3.50-4.76	3.00-4.25	-	32.
33.	Dividends declared on common stock	-	-	-	33.

	CONSOLIDATED REPORT OF CONDITION	LEBANON	LITTLETON	MANCHESTER	
	(in thousands of dollars)	AMERICAN TRUST COMPANY	PEOPLES BANK OF LITTLETON	BANK OF NEW HAMPSHIRE	
	ASSETS				
1.	Cash & due from depository institutions	-	$5,757	$62,584	1.
2.	Securities	165	2,078	184,368	2.
3.	Federal funds sold and securities purchased under agreements to resell	-	4,475	64,000	3.
4.	Loans and lease financing receivables, (net)	-	30,939	610,262	4.
5.	Premises and fixed assets	-	907	10,826	5.
6.	Other real estate owned	-	2,499	15,856	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	70	828	15,719	8.
9.	Total Assets	$235	$47,483	$963,615	9.
	LIABILITIES				
10.	Deposits	-	$44,862	$870,323	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	-	36,107	11.
12.	Demand notes issued to the U.S. Treasury	-	-	3,140	12.
13.	Other liabilities for borrowed money	-	-	-	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	74	88	8,362	15.
16.	Total Liabilities	74	44,950	917,932	16.
17.	Limited-life preferred stock	-	-	-	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	100	625	1,000	19.
20.	Surplus	35	287	15,338	20.
21.	Undivided profits and capital reserves	26	1,621	29,345	21.
22.	Total Equity Capital	161	2,533	45,683	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$235	$47,483	$963,615	23.
	GENERAL INFORMATION				
24.	Surety coverage	$250,000	$3,000,000	$10,000,000	24.
	Period January 1, 1992 through December 31, 1992				
	Rates of Interest Paid to Depositors:				
25.	Regular savings	-	3.00	2.82-4.27	25.
26.	NOW (fixed rate)	-	2.00	1.99-3.00	26.
27.	Super NOW	-	-	1.99-3.00	27.
28.	Money market savings	-	3.00	2.48-4.08	28.
29.	Escrow funds	-	2.50	2.50-5.00	29.
30.	90 day notice	-	-	5.75	30.
31.	Money market certificates	-	-	2.47-5.12	31.
32.	Negotiated rate certificates	-	3.25-5.00	2.47-4.41	32.
33.	Dividends declared on common stock	-	-	-	33.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	NASHUA	NEW LONDON	NORTH CONWAY	
		FLEET BANK - NH	THE NEW LONDON TRUST COMPANY	NORTH CONWAY BANK	
	ASSETS				
1.	Cash & due from depository institutions	$90,102	$3,089	$5,199	1.
2.	Securities	567,452	23,540	35,852	2.
3.	Federal funds sold and securities purchased under agreements to resell	-	3,450	1,779	3.
4.	Loans and lease financing receivables, (net)	981,895	112,438	74,577	4.
5.	Premises and fixed assets	15,247	1,389	1,714	5.
6.	Other real estate owned	17,331	838	5,355	6.
7.	Investments in unconsolidated subsidiaries & associated companies	25	-	-	7.
8.	Other assets	38,913	2,038	2,091	8.
9.	Total Assets	$1,710,965	$146,782	$126,567	9.
	LIABILITIES				
10.	Deposits	$1,417,111	$134,087	$110,370	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	118,121	-	2,373	11.
12.	Demand notes issued to the U.S. Treasury	38,014	-	-	12.
13.	Other liabilities for borrowed money	10,004	-	-	13.
14.	Subordinated notes & debentures	15,000	-	-	14.
15.	Other liabilities	11,782	1,413	374	15.
16.	Total Liabilities	1,610,032	135,500	113,117	16.
17.	Limited-life preferred stock	-	-	-	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	14,471	282	111	19.
20.	Surplus	48,230	2,679	700	20.
21.	Undivided profits and capital reserves	38,232	8,321	12,639	21.
22.	Total Equity Capital	100,933	11,282	13,450	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$1,710,965	$146,782	$126,567	23.
	GENERAL INFORMATION				
24.	Surety coverage Period January 1, 1992 through December 31, 1992	$100,000,000	$1,750,000	$2,550,000	24.
	Rates of Interest Paid to Depositors:				
25.	Regular savings	2.25-3.00	2.00-5.00	2.25-4.15	25.
26.	NOW (fixed rate)	2.00-3.00	2.00-4.00	2.25-3.75	26.
27.	Super NOW	2.75-3.75	3.25-4.25	-	27.
28.	Money market savings	2.25-3.75	2.25-4.50	2.45-4.25	28.
29.	Escrow funds	-	-	2.50-5.00	29.
30.	90 day notice	-	-	5.75	30.
31.	Money market certificates	3.50-5.15	2.20-7.10	3.00-4.50	31.
32.	Negotiated rate certificates	2.55-4.34	3.00-5.60	3.25-6.00	32.
33.	Dividends declared on common stock	-	-	$15	33.

		PELHAM	PLAISTOW	PORTSMOUTH	
	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	PELHAM BANK AND TRUST COMPANY	PLAISTOW BANK AND TRUST COMPANY	FIRST SIGNATURE BANK & TRUST COMPANY	
	ASSETS				
1.	Cash & due from depository institutions	$4,434	$3,679	$10,220	1.
2.	Securities	20,806	19,888	45,252	2.
3.	Federal funds sold and securities purchased under agreements to resell	6,200	13,500	36,996	3.
4.	Loans and lease financing receivables, (net)	112,812	60,361	42,291	4.
5.	Premises and fixed assets	1,721	1,520	1,402	5.
6.	Other real estate owned	30,269	2,494	-	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	2,089	1,115	2,915	8.
9.	Total Assets	$178,331	$102,557	$139,076	9.
	LIABILITIES				
10.	Deposits	$162,363	$94,475	$48,655	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	1,080	-	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	-	-	47,302	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	1,107	262	2,880	15.
16.	Total Liabilities	163,470	95,817	98,837	16.
17.	Limited-life preferred stock	-	-	-	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	369	240	750	19.
20.	Surplus	7,083	3,000	33,288	20.
21.	Undivided profits and capital reserves	7,409	3,500	6,201	21.
22.	Total Equity Capital	14,861	6,740	40,239	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$178,331	$102,557	$139,076	23.
	GENERAL INFORMATION				
24.	Surety coverage Period January 1, 1992 through December 31, 1992	$2,000,000	$1,050,000	$1,000,000	24.
	Rates of Interest Paid to Depositors:				
25.	Regular savings	2.75	3.50-5.00	-	25.
26.	NOW (fixed rate)	-	3.00-4.50	2.50-3.50	26.
27.	Super NOW	-	-	-	27.
28.	Money market savings	2.75	2.41-4.50	2.50-5.17	28.
29.	Escrow funds	-	2.50-5.00	-	29.
30.	90 day notice	3.00	5.00	-	30.
31.	Money market certificates	3.25-4.50	2.90-7.90	-	31.
32.	Negotiated rate certificates	3.25-4.50	3.35-8.00	2.58-5.45	32.
33.	Dividends declared on common stock	$44	$145	-	33.

CONSOLIDATED REPORT OF CONDITION	PORTSMOUTH	ROCHESTER	SALEM	
(in thousands of dollars)	OLDE PORT BANK & TRUST COMPANY	FIDUCIARY TRUST COMPANY OF NH	FIDELITY BANK & TRUST COMPANY	
ASSETS				
1. Cash & due from depository institutions	$1,348	$82	$8	1.
2. Securities	2,719	1,802	3,286	2.
3. Federal funds sold and securities purchased under agreements to resell	1,700	-	-	3.
4. Loans and lease financing receivables, (net)	20,760	-	132	4.
5. Premises and fixed assets	1,274	-	-	5.
6. Other real estate owned	624	-	-	6.
7. Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8. Other assets	246	83	12	8.
9. Total Assets	$28,671	$1,967	$3,438	9.
LIABILITIES				
10. Deposits	$26,645	-	$21	10.
11. Federal funds purchased & securities sold under agreements to repurchase	-	-	-	11.
12. Demand notes issued to the U.S. Treasury	-	-	-	12.
13. Other liabilities for borrowed money	-	-	-	13.
14. Subordinated notes & debentures	-	-	-	14.
15. Other liabilities	104	39	48	15.
16. Total Liabilities	26,749	39	69	16.
17. Limited-life preferred stock	-	-	-	17.
EQUITY CAPITAL				
18. Perpetual preferred stock	-	-	-	18.
19. Common stock	66	530	1,500	19.
20. Surplus	2,677	572	1,500	20.
21. Undivided profits and capital reserves	(821)	826	369	21.
22. Total Equity Capital	1,922	1,928	3,369	22.
23. Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$28,671	$1,967	$3,438	23.
GENERAL INFORMATION				
24. Surety coverage Period January 1, 1992 through December 31, 1992	$1,000,000	$500,000	$40,000,000	24.
Rates of Interest Paid to Depositors:				
25. Regular savings	3.50	-	-	25.
26. NOW (fixed rate)	2.75	-	-	26.
27. Super NOW	-	-	-	27.
28. Money market savings	3.05-3.40	-	-	28.
29. Escrow funds	-	-	-	29.
30. 90 day notice	-	-	-	30.
31. Money market certificates	3.30-5.30	-	-	31.
32. Negotiated rate certificates	3.30-5.00	-	4.00	32.
33. Dividends declared on common stock	-	-	-	33.

CONSOLIDATED REPORT OF CONDITION

	(in thousands of dollars)	SALEM SCUDDER TRUST COMPANY	WOLFEBORO COMMUNITY BANK AND TRUST COMPANY	
	ASSETS			
1.	Cash & due from depository institutions	$1,242	$1,732	1.
2.	Securities	-	11,879	2.
3.	Federal funds sold and securities purchased under agreements to resell	-	3,725	3.
4.	Loans and lease financing receivables, (net)	-	39,263	4.
5.	Premises and fixed assets	1,059	361	5.
6.	Other real estate owned	-	-	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	7.
8.	Other assets	2,253	650	8.
9.	Total Assets	$4,554	$57,610	9.
	LIABILITIES			
10.	Deposits	-	$51,721	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	-	11.
12.	Demand notes issued to the U.S. Treasury	-	-	12.
13.	Other liabilities for borrowed money	-	-	13.
14.	Subordinated notes & debentures	-	-	14.
15.	Other liabilities	2,633	248	15.
16.	Total Liabilities	2,633	51,969	16.
17.	Limited-life preferred stock	-	-	17.
	EQUITY CAPITAL			
18.	Perpetual preferred stock	-	-	18.
19.	Common stock	100	485	19.
20.	Surplus	900	3,438	20.
21.	Undivided profits and capital reserves	921	1,718	21.
22.	Total Equity Capital	1,921	5,641	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$4,554	$57,610	23.
	GENERAL INFORMATION			
24.	Surety coverage Period January 1, 1992 through December 31, 1992	$10,000,000	$1,000,000	24.
	Rates of Interest Paid to Depositors:			
25.	Regular savings	-	3.00-3.25	25.
26.	NOW (fixed rate)	-	-	26.
27.	Super NOW	-	3.00-3.25	27.
28.	Money market savings	-	2.50-3.40	28.
29.	Escrow funds	-	-	29.
30.	90 day notice	-	-	30.
31.	Money market certificates	-	3.00-4.05	31.
32.	Negotiated rate certificates	-	-	32.
33.	Dividends declared on common stock	$150	-	33.

CONSOLIDATED REPORT OF INCOME		BERLIN	BOW	CHARLESTOWN	
(in thousands of dollars)		THE BERLIN CITY BANK	BOW MILLS BANK AND TRUST	CONNECTICUT RIVER BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$11,755	$2,162	$8,238	(a)
(b)	Income from lease financing receivables	-	-		(b)
(c)	Int. income on bal. due from depository inst.	10	1	206	(c)
(d)	Interest & dividend income on securities	3,595	222	144	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	326	52	-	(e)
(f)	Total interest income	15,686	2,437	8,588	(f)
2.	Interest expense:				
(a)	Interest on deposits	7,893	988	3,897	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	198	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	-	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	8,091	988	3,897	(f)
3.	Net interest income	7,595	1,449	4,691	3.
4.	Provision for loan & lease losses	920	507	3,382	4.
5.	Non-interest income	589	86	583	5.
6.	Gains/(losses) on sec. not held in trading accts.	435	55	36	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	2,145	480	1,526	(a)
(b)	Expense of premises & fixed assets (net)	622	115	376	(b)
(c)	Other non-interest expense	2,878	1,022	2,277	(c)
(d)	Total non-interest expense	5,645	1,617	4,179	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	2,054	(534)	(2,251)	8.
(a)	Applicable income taxes	499	-	(775)	(a)
9.	Income/(loss) before extr. items and other adjs.	1,555	(534)	(1,476)	9.
10.	Extr. items & other adjs. net of income taxes	-	-	-	10.
11.	Net income/(loss)	$1,555	($534)	($1,476)	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)		COLEBROOK THE FIRST COLEBROOK BANK	CONCORD CHARTER TRUST COMPANY	CONCORD HORIZON BANK & TRUST	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$3,773	-	$3,533	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	-	6	13	(c)
(d)	Interest & dividend income on securities	1,802	25	808	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	82	-	40	(e)
(f)	Total interest income	5,657	31	4,394	(f)
2.	Interest expense:				
(a)	Interest on deposits	2,603	-	1,746	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	-	39	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	-	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	2,603	-	1,785	(f)
3.	Net interest income	3,054	31	2,609	3.
4.	Provision for loan & lease losses	538	-	818	4.
5.	Non-interest income	207	1,551	354	5.
6.	Gains/(losses) on sec. not held in trading accts.	286	-	124	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	891	769	990	(a)
(b)	Expense of premises & fixed assets (net)	306	76	402	(b)
(c)	Other non-interest expense	1,150	417	1,306	(c)
(d)	Total non-interest expense	2,347	1,262	2,698	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	662	320	(429)	8.
(a)	Applicable income taxes	108	110	-	(a)
9.	Income/(loss) before extr. items and other adjs.	554	210	(429)	9.
10.	Extr. items & other adjs. net of income taxes	-	-	-	10.
11.	Net income/(loss)	$554	$210	($429)	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	DERRY CORNERSTONE BANK	DOVER CONSTITUTION TRUST COMPANY	GILFORD VILLAGE BANK & TRUST COMPANY	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$6,418	-	$2,647	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	25	47	31	(c)
(d)	Interest & dividend income on securities	3,524	-	711	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	46	-	173	(e)
(f)	Total interest income	10,013	47	3,562	(f)
2.	Interest expense:				
(a)	Interest on deposits	4,322	-	1,487	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	2	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	146	-	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	4,470	-	1,487	(f)
3.	Net interest income	5,543	47	2,075	3.
4.	Provision for loan & lease losses	475	-	302	4.
5.	Non-interest income	1,972	586	133	5.
6.	Gains/(losses) on sec. not held in trading accts.	653	-	2	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	2,344	152	789	(a)
(b)	Expense of premises & fixed assets (net)	1,049	31	109	(b)
(c)	Other non-interest expense	3,983	312	717	(c)
(d)	Total non-interest expense	7,376	495	1,615	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	317	138	293	8.
(a)	Applicable income taxes	-	54	67	(a)
9.	Income/(loss) before extr. items and other adjs.	317	84	226	9.
10.	Extr. items & other adjs. net of income taxes	-	-	-	10.
11.	Net income/(loss)	$317	$84	$226	11.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

		HILLSBORO	JAFFREY	KEENE	
		THE VALLEY BANK	THE MONADNOCK BANK	GRANITE BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$3,940	$9,877	$17,312	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	83	3	1,127	(c)
(d)	Interest & dividend income on securities	1,627	1,597	4,216	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	6	44	-	(e)
(f)	Total interest income	5,656	11,521	22,655	(f)
2.	Interest expense:				
(a)	Interest on deposits	2,980	5,477	11,885	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	9	182	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	9	-	87	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	2,989	5,486	12,154	(f)
3.	Net interest income	2,667	6,035	10,501	3.
4.	Provision for loan & lease losses	356	920	752	4.
5.	Non-interest income	473	804	3,298	5.
6.	Gains/(losses) on sec. not held in trading accts.	42	183	1,914	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	857	2,316	4,855	(a)
(b)	Expense of premises & fixed assets (net)	331	765	2,202	(b)
(c)	Other non-interest expense	1,376	2,863	5,657	(c)
(d)	Total non-interest expense	2,564	5,944	12,714	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	262	158	2,247	8.
(a)	Applicable income taxes	115	145	692	(a)
9.	Income/(loss) before extr. items and other adjs.	147	13	1,555	9.
10.	Extr. items & other adjs. net of income taxes	-	-	-	10.
11.	Net income/(loss)	$147	$13	$1,555	11.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

		LEBANON AMERICAN TRUST COMPANY	LITTLETON PEOPLES BANK OF LITTLETON	MANCHESTER BANK OF NEW HAMPSHIRE	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	-	$3,431	$60,841	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	-	84	-	(c)
(d)	Interest & dividend income on securities	9	238	9,841	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	-	155	2,206	(e)
(f)	Total interest income	9	3,908	72,888	(f)
2.	Interest expense:				
(a)	Interest on deposits	-	1,960	29,869	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	-	1,377	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	-	100	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	-	1,960	31,346	(f)
3.	Net interest income	9	1,948	41,542	3.
4.	Provision for loan & lease losses	-	1,327	6,800	4.
5.	Non-interest income	423	351	9,178	5.
6.	Gains/(losses) on sec. not held in trading accts.	(4)	67	8	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	316	699	17,301	(a)
(b)	Expense of premises & fixed assets (net)	5	181	4,939	(b)
(c)	Other non-interest expense	84	1,452	15,330	(c)
(d)	Total non-interest expense	405	2,332	37,570	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	23	(1,293)	6,358	8.
(a)	Applicable income taxes	4	(528)	1,531	(a)
9.	Income/(loss) before extr. items and other adjs.	19	(765)	4,827	9.
10.	Extr. items & other adjs. net of income taxes	-	-	(1,100)	10.
11.	Net income/(loss)	$19	($765)	$5,927	11.

		NASHUA	NEW LONDON	NORTH CONWAY	
	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	**FLEET BANK - NH**	**THE NEW LONDON TRUST COMPANY**	**NORTH CONWAY BANK**	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$93,469	$9,921	$7,211	(a)
(b)	Income from lease financing receivables	386	-	-	(b)
(c)	Int. income on bal. due from depository inst.	-	-	108	(c)
(d)	Interest & dividend income on securities	41,404	1,553	2,336	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	613	95	117	(e)
(f)	Total interest income	135,872	11,569	9,772	(f)
2.	Interest expense:				
(a)	Interest on deposits	47,300	5,600	4,247	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	3,293	6	50	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	2,393	-	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	2	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	774	-	-	(e)
(f)	Total interest expense	53,762	5,606	4,297	(f)
3.	Net interest income	82,110	5,963	5,475	3.
4.	Provision for loan & lease losses	12,234	691	400	4.
5.	Non-interest income	20,992	1,687	1,231	5.
6.	Gains/(losses) on sec. not held in trading accts.	11,147	30	220	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	25,758	3,145	2,158	(a)
(b)	Expense of premises & fixed assets (net)	9,602	685	584	(b)
(c)	Other non-interest expense	54,136	1,857	2,123	(c)
(d)	Total non-interest expense	89,496	5,687	4,865	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	12,519	1,302	1,661	8.
(a)	Applicable income taxes	3,585	397	455	(a)
9.	Income/(loss) before extr. items and other adjs.	8,934	905	1,206	9.
10.	Extr. items & other adjs. net of income taxes	-	-	-	10.
11.	Net income/(loss)	$8,934	$905	$1,206	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)		PELHAM	PLAISTOW	PORTSMOUTH	
		PELHAM BANK AND TRUST COMPANY	PLAISTOW BANK AND TRUST COMPANY	FIRST SIGNATURE BANK & TRUST COMPANY	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$12,051	$5,320	$21,063	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	-	48	575	(c)
(d)	Interest & dividend income on securities	900	1,610	2,511	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	140	244	425	(e)
(f)	Total interest income	13,091	7,222	24,574	(f)
2.	Interest expense:				
(a)	Interest on deposits	6,059	3,133	1,870	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	17	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	-	8,543	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	48	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	6,107	3,150	10,413	(f)
3.	Net interest income	6,984	4,072	14,161	3.
4.	Provision for loan & lease losses	3,200	249	3,869	4.
5.	Non-interest income	1,432	793	31,554	5.
6.	Gains/(losses) on sec. not held in trading accts.	91	52	-	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	1,803	1,855	4,629	(a)
(b)	Expense of premises & fixed assets (net)	357	402	2,778	(b)
(c)	Other non-interest expense	4,519	1,776	5,678	(c)
(d)	Total non-interest expense	6,679	4,033	13,085	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	(1,372)	635	28,761	8.
(a)	Applicable income taxes	25	120	10,761	(a)
9.	Income/(loss) before extr. items and other adjs.	(1,397)	515	18,000	9.
10.	Extr. items & other adjs. net of income taxes	-	-	-	10.
11.	Net income/(loss)	($1,397)	$515	$18,000	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	PORTSMOUTH OLDE PORT BANK & TRUST COMPANY	ROCHESTER FIDUCIARY TRUST COMPANY OF NH	SALEM FIDELITY BANK & TRUST COMPANY	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$2,427	-	$12	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	-	33	-	(c)
(d)	Interest & dividend income on securities	180	82	258	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	15	-	-	(e)
(f)	Total interest income	2,622	115	270	(f)
2.	Interest expense:				
(a)	Interest on deposits	1,269	-	-	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	3	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	1	1	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	1,273	1	0	(f)
3.	Net interest income	1,349	114	270	3.
4.	Provision for loan & lease losses	253	-	-	4.
5.	Non-interest income	257	69	-	5.
6.	Gains/(losses) on sec. not held in trading accts.	15	-	-	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	528	-	12	(a)
(b)	Expense of premises & fixed assets (net)	106	-	-	(b)
(c)	Other non-interest expense	602	17	57	(c)
(d)	Total non-interest expense	1,236	17	69	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	132	166	201	8.
(a)	Applicable income taxes	34	65	53	(a)
9.	Income/(loss) before extr. items and other adjs.	98	101	148	9.
10.	Extr. items & other adjs. net of income taxes	(34)	-	-	10.
11.	Net income/(loss)	$132	$101	$148	11.

CONSOLIDATED REPORT OF INCOME

	(in thousands of dollars)	SALEM SCUDDER TRUST COMPANY	WOLFEBORO COMMUNITY BANK AND TRUST COMPANY	
1.	Interest income:			
(a)	Interest & fee income on loans and leases	-	$3,096	(a)
(b)	Income from lease financing receivables	-	-	(b)
(c)	Int. income on bal. due from depository inst.	-	-	(c)
(d)	Interest & dividend income on securities	98	926	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	-	120	(e)
(f)	Total interest income	98	4,142	(f)
2.	Interest expense:			
(a)	Interest on deposits	-	1,794	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	(e)
(f)	Total interest expense	-	1,794	(f)
3.	Net interest income	98	2,348	3.
4.	Provision for loan & lease losses	-	315	4.
5.	Non-interest income	9,353	214	5.
6.	Gains/(losses) on sec. not held in trading accts.	-	18	6.
7.	Non-interest expense:			
(a)	Salaries & employee benefits	1,971	640	(a)
(b)	Expense of premises & fixed assets (net)	302	105	(b)
(c)	Other non-interest expense	6,518	472	(c)
(d)	Total non-interest expense	8,791	1,217	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	660	1,048	8.
(a)	Applicable income taxes	217	349	(a)
9.	Income/(loss) before extr. items and other adjs.	443	699	9.
10.	Extr. items & other adjs. net of income taxes	-	-	10.
11.	Net income/(loss)	$443	$699	11.

REPORT OF CONDITION TRUST DEPARTMENTS/TRUST COMPANIES (in thousands of dollars)	CONCORD CHARTER TRUST COMPANY	DOVER CONSTITUTION TRUST COMPANY	LEBANON AMERICAN TRUST COMPANY	
ASSETS				
1. Demand balances with banks:				
(a) Own bank	-	$38	-	(a)
(b) Other banks	558	-	-	(b)
2. Other balances with banks:				
(a) Own bank	-	-	-	(a)
(b) Other banks	108,021	12	-	(b)
3. Government and municipal obligations	309,209	4,893	6,771	3.
4. Other bonds and notes	90,056	797	16,957	4.
5. Corporate stocks	100,017	3,083	10,808	5.
6. Real estate	1,779	-	-	6.
7. Other assets, including mutual funds and common trust funds	11,791	47,659	3,124	7.
8. Total Assets	$621,431	$56,482	$37,660	8.
LIABILITIES				
9. Invested principal	$620,874	$56,482	$37,311	9.
10. Uninvested principal	557	-	103	10.
11. Invested income	-	-	137	11.
12. Uninvested income	-	-	109	12.
13. Notes payable	-	-	-	13.
14. Other liabilities	-	-	-	14.
15. Total Liabilities	$621,431	$56,482	$37,660	15.

REPORT OF CONDITION
TRUST DEPARTMENTS/TRUST COMPANIES
(in thousands of dollars)

		MANCHESTER	MANCHESTER	NASHUA	
		BANK OF NEW HAMPSHIRE	FIRST NH INVESTMENT SERVICES CORP.	FLEET BANK - NH	
	ASSETS				
1.	Demand balances with banks:				
(a)	Own bank	-	$3,246	$455	(a)
(b)	Other banks	-	-	-	(b)
2.	Other balances with banks:				
(a)	Own bank	2,116	9,221	26,600	(a)
(b)	Other banks	1,294	6,546	1,169	(b)
3.	Government and municipal obligations	61,758	431,089	457,591	3.
4.	Other bonds and notes	118,548	130,531	102,366	4.
5.	Corporate stocks	154,700	405,589	515,737	5.
6.	Real estate	5,776	12,950	4,129	6.
7.	Other assets, including mutual funds and common trust funds	93,576	483,950	145,853	7.
8.	Total Assets	$437,768	$1,483,122	$1,253,900	8.
	LIABILITIES				
9.	Invested principal	$436,632	$1,351,527	$1,278,144	9.
10.	Uninvested principal	-	3,246	(1,860)	10.
11.	Invested income	1,136	13,390	11,306	11.
12.	Uninvested income	-	-	2,316	12.
13.	Notes payable	-	111	(36,006)	13.
14.	Other liabilities	-	114,848	-	14.
15.	Total Liabilities	$437,768	$1,483,122	$1,253,900	15.

REPORT OF CONDITION **TRUST DEPARTMENTS/TRUST COMPANIES** (in thousands of dollars)	**NEW LONDON** **THE NEW LONDON TRUST COMPANY**	**ROCHESTER** **FIDUCIARY TRUST COMPANY OF NH**	**SALEM** **SCUDDER TRUST COMPANY**	
ASSETS				
1. Demand balances with banks:				
(a) Own bank	$114	-	-	(a)
(b) Other banks	-	-	-	(b)
2. Other balances with banks:				
(a) Own bank	806	-	-	(a)
(b) Other banks	851	-	-	(b)
3. Government and municipal obligations	66,788	-	-	3.
4. Other bonds and notes	39,168	-	-	4.
5. Corporate stocks	106,404	-	-	5.
6. Real estate	1,105	-	-	6.
7. Other assets, including mutual funds and common trust funds	2,884	13,249	3,728,836	7.
8. Total Assets	$218,120	$13,249	$3,728,836	8.
LIABILITIES				
9. Invested principal	$214,008	$13,306	$3,728,836	9.
10. Uninvested principal	87	-	-	10.
11. Invested income	3,999	(57)	-	11.
12. Uninvested income	26	-	-	12.
13. Notes payable	-	-	-	13.
14. Other liabilities	-	-	-	14.
15. Total Liabilities	$218,120	$13,249	$3,728,836	15.

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF COMMERCIAL BANKS
NUMBER OF COMMERCIAL BANKS REPORTING: 26
DECEMBER 31, 1992
(in thousands)

			% of Total Assets
	ASSETS		
1.	Cash & due from depository institutions	$262,881	5.64%
2.	Securities	1,215,281	26.08%
3.	Federal funds sold and securities purshased under agreements to resell	147,751	3.17%
4.	Loans and lease financing receivables, (net)	2,770,577	59.45%
5.	Premises and fixed assets	69,861	1.50%
6.	Other real estate owned	97,391	2.09%
7.	Investments in unconsolidated subsidiaries & associated companies	25	0.00%
8.	Other assets	96,612	2.07%
9.	Total Assets	$4,660,379	100.00%
	LIABILITIES		
10.	Deposits	$3,998,405	85.80%
11.	Federal funds purchased & securities sold under agreements to repurchase	174,327	3.74%
12.	Demand notes issued to the U.S. Treasury	41,789	0.90%
13.	Other liabilities for borrowed money	57,760	1.24%
14.	Subordinated notes & debentures	15,000	0.32%
15.	Other liabilities	35,417	0.76%
16.	Total Liabilities	4,322,698	92.75%
17.	Limited-life preferred stock	0	0.00%
	EQUITY CAPITAL		
18.	Perpetual preferred stock	420	0.01%
19.	Common stock	25,046	0.54%
20.	Surplus	169,489	3.64%
21.	Undivided profits and capital reserves	142,726	3.06%
22.	Total Equity Capital	337,681	7.25%
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$4,660,379	100.00%

CONSOLIDATED AGGREGATE REPORT OF INCOME
COMMERCIAL BANKS
December 31, 1992
(in thousands)

1.	Interest income:	
(a)	Interest & fee income on loans and leases	$288,497
(b)	Income from lease financing receivables	386
(c)	Int. income on bal. due from depository inst.	2,400
(d)	Interest & dividend income on securities	80,217
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	4,899
(f)	Total interest income	376,399
2.	Interest expense:	
(a)	Interest on deposits	146,379
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	5,176
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	11,280
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	50
(e)	Int. on notes & debs. subordinated to deposits	774
(f)	Total interest expense	163,659
3.	Net interest income	212,740
4.	Provision for loan & lease losses	38,308
5.	Non-interest income	88,170
6.	Gains/(losses) on sec. not held in trading accts.	15,374
7.	Non-interest expense:	
(a)	Salaries & employee benefits	78,929
(b)	Expense of premises & fixed assets (net)	[illegible],430
(c)	Other non-interest expense	118,579
(d)	Total non-interest expense	223,938
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	54,038
(a)	Applicable income taxes	18,083
9.	Income/(loss) before extr. items and other adjs.	35,955
10.	Extr. items & other adjs. net of income taxes	(1,134)
11.	Net income/(loss)	$37,089

AGGREGATE REPORT OF CONDITION OF
TRUST DEPARTMENTS/TRUST COMPANIES
NUMBER OF COMMERCIAL BANKS REPORTING: 9
DECEMBER 31, 1992

(in thousands)

			% of Total Assets
1.	Demand balances with banks:		
(a)	Own bank	$3,853	0.05%
(b)	Other banks	558	0.01%
2.	Other balances with banks:		
(a)	Own bank	38,743	0.49%
(b)	Other banks	117,893	1.50%
3.	Government and municipal obligations	1,338,099	17.04%
4.	Other bonds and notes	498,423	6.35%
5.	Corporate stocks	1,296,338	16.51%
6.	Real estate	25,739	0.33%
7.	Other assets, including mutual funds and common trust funds	4,530,922	57.71%
8.	Total Assets	$7,850,568	100.00%
	LIABILITIES		
9.	Invested principal	$7,737,120	98.55%
10.	Uninvested principal	2,133	0.03%
11.	Invested income	29,911	0.38%
12.	Uninvested income	2,451	0.03%
13.	Notes payable	(35,895)	-0.46%
14.	Other liabilities	114,848	1.46%
15.	Total Liabilities	$7,850,568	100.00%

INSTITUTIONS IN THE POSSESSION OF THE BANK COMMISSIONER
THE VALLEY TRUST COMPANY — PENACOOK
STATEMENT OF CONDITION
DECEMBER 31, 1992

ASSETS	
Regular savings	$ 1,771.04
Money market deposits	58,594.94
Total Assets	$60,365.98
LIABILITIES AND CAPITAL	
Dividend #1 claims disallowed	$ 273.58
Demand deposits (unclaimed)	3,958.79
Time deposits (unclaimed)	428.35
Other deposits (certified, officer checks, etc. - unclaimed)	1,679.54
Capital stock	100,000.00
Surplus	25,000.00
Undivided profits	(70,974.28)
Total Liabilities and Capital	$60,365.98

ABSTRACTS OF THE ANNUAL REPORT
OF
MUTUAL AND GUARANTY SAVINGS BANKS
SHOWING LOCATION,
NAMES OF OFFICERS
AND TRUSTEES/DIRECTORS

BEDFORD

CENTERPOINT BANK
141 SOUTH RIVER ROAD
BEDFORD, NEW HAMPSHIRE 03110
TEL. 668-1444

(Year of Incorporation - 1989)

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT
** Philip M. Stone

EXECUTIVE VICE PRESIDENT
Donald E. Bossi

SENIOR VICE PRESIDENT
Joseph B. Reilly

VICE PRESIDENTS
Peter B. Alden
Robin W. Harding

BANK ADMINISTRATION OFFICER
Martha J. McGowan

CREDIT ADMINISTRATION OFFICER
Debra R. Hallett

DIRECTORS

Arthur R. Bethke
Ronald H. Bogers
* Donald E. Bossi
* John J. Clarke, Jr.
John T. deBettencourt
Walter W. Hemming
Donald J. Levasseur
David B. Salzman
Catherine H. Smith
Philip M. Stone
* Vartkes Tamzarian
Ronald C. Thomashow
* Michael T. Whaley

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* Investment Committee Members
** Chief Executive Officer

CLAREMONT

CLAREMONT SAVINGS BANK

P.O. BOX 1600 - 145 BROAD STREET
CLAREMONT, NEW HAMPSHIRE 03743-1600
TEL. 542-7711

(Year of Incorporation - 1907)

BRANCHES

Corner of Main & River Streets, Charlestown, NH 03603
Tel. 826-5752

127 Maple Avenue, Claremont, NH 03743
Tel. 542-7721

356 Washington Street, Claremont, NH 03743
Tel. 542-7701

Route 120, Cornish, NH 03745
Tel. 542-7728

OFFICERS

CHAIRMAN OF THE BOARD
Arnold P. Shulins

VICE PRESIDENTS
Candace T. Crawford
Elaine M. Erskine
Richard P. Mailloux
Brenda M. Reed

PRESIDENT/TREASURER
** H. Clay Hawkins, IV

ASSISTANT VICE PRESIDENT
Sally A. Asanowicz

CLERK OF THE CORPORATION
Tracy L. Pope

ASSISTANT TREASURERS
Carol A. Calkins
Michelle M. Cross
Karen A. Roberts

TRUSTEES

* Neil H. Daniels
Joseph J. Gorman, Jr.
* H. Clay Hawkins, IV
* Albert D. Leahy, Jr.
Wayne C. McCutcheon
* Theodore A. Monetta
Robert H. Porter
Frank E. Reed
* Arnold P. Shulins
Beverly M. Thorn

* Investment Committee Members
** Chief Executive Officer

CONCORD

CONCORD SAVINGS BANK

43 NORTH MAIN STREET
CONCORD, NEW HAMPSHIRE 03301
TEL. 224-1100

(Year of Incorporation - 1872)

BRANCHES

161 North State Street, Concord, NH 03301
Tel. 224-1100

73 West Street, Concord, NH 03301
Tel. 224-1160

1361 South Stark Highway, Weare, NH 03281
Tel. 529-4902

OFFICERS

PRESIDENT

** Douglas Crichfield

SENIOR VICE PRESIDENTS

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Paul M. Ferguson

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Irving S. Felladore
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David E. Fuller
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Richard E. Kamp
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Thomas Potter
Fritz M. Sabbow
John E. Swenson
David R. Wein

INTERNAL AUDIT OFFICER

Frederick A. Hinck

CONCORD SAVINGS BANK (Continued)

SALES/SERVICE MANAGER

Deidre C. Morin

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Susan L. Reale
Ginger E. Wentworth

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* Oliver R. Fifield
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* Russell A. Holden
* Lucia P. Kittredge
Seth A. Resnicoff
* Eleanor H. Stark
James R. Stewart
Katherine F. Tsouros

* Investment Committee Members
** Chief Executive Officer

CONCORD

MERRIMACK COUNTY SAVINGS BANK
P.O. BOX 826 - 89 NORTH MAIN STREET
CONCORD, NEW HAMPSHIRE 03302-0826
TEL. 225-2793

(Year of Incorporation - 1867)

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Nadine A. Salley

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Patricia A. Wonson

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Sandra L. Caswell
Pamela J. Ordway

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* Cedric H. Dustin, Jr.
* John T. Flanders
* Morton M. George
* Charles J. Gesen
* Herbert E. Little
* Robert H. Reno
R. Peter Shapiro
* Ronald A. Wilbur
Mary E. Wilson

* Investment Committee Members
** Chief Executive Officer

DOVER

SOUTHEAST BANK FOR SAVINGS
140 WASHINGTON STREET
DOVER, NEW HAMPSHIRE 03820
TEL. 742-8100

(Year of Incorporation - 1823)

BRANCHES
Jct. Routes 9 & 125, Barrington, NH 03825
Tel. 664-2270

One Wakefield Street, Rochester, NH 03867
Tel. 332-1206

Front Street, Rollinsford, NH 03869
Tel. 742-8900

3 Elm Street, Somersworth, NH 03878
Tel. 692-2900

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Vivian A. Cadorette
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Colleen M. Pace
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Jacqueline E. Lambert

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Carol A. Young

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James A. St. Onge

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Richard N. Burgess, Jr.

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DIRECTORS
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* Stephen L. Goren
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Clifford B. Ham
* Donald R. Hatt
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* James Kageleiry
* Robert N. Kendall
* Matthew R. Williams, Jr.

* Investment Committee Members
** Chief Executive Officer

FRANKLIN SAVINGS BANK

387 CENTRAL STREET
FRANKLIN, NEW HAMPSHIRE 03235
TEL. 934-4445

(Year of Incorporation - 1869)

BRANCHES

105 Lake Street, Bristol, NH 03222
Tel. 744-5461

933 Central Street, Franklin, NH 03235
Tel. 934-6808

OFFICERS

CHAIRMAN OF THE BOARD	PRESIDENT
Donald W. Cushing	** Richard W. Dubois

SENIOR VICE PRESIDENT/TREASURER
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VICE PRESIDENTS
Joyce C. Beaupre
Kenneth S. Duguay
Carol B. Laro

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Dianne S. Benoit
Ronald L. Magoon
Gail M. Wakefield

ASSISTANT OPERATIONS OFFICER
Cheri M. Caruso

BANKING SERVICES OFFICER
Brenda M. Dadoly

LOAN OFFICER	LOAN COUNSELOR
Janie D. Piper	Theresa L. Huckins

BRANCH MANAGERS
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Joyce D. Stevens

LOAN ORIGINATION OFFICER
Melissa M. Mansfield

TRUSTEES

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* Donald W. Cushing
* Richard W. Dubois
* Clark S. Fuller
* Thomas C. Gill
Alan G. Kidder
Robert F. Kidder
Alexander M. Lachiatto
E. Robert Terhune

* Investment Committee Members
** Chief Executive Officer

KEENE

CHESHIRE COUNTY SAVINGS BANK

194 WEST STREET
KEENE, NEW HAMPSHIRE 03431
Tel. 352-2502

(Year of Incorporation - 1897)

BRANCHES

1 Central Square, Keene, NH 03431
TEL. 352-2502

828 Court Street, Keene, NH 03431
Tel. 352-2502

P.O. Box 486, Marlborough, NH 03455
Tel. 876-3362

Route 12, Troy Road, North Swanzey, NH 03431
Tel. 352-8619

P.O. Box 879, Walpole, NH 03608
Tel. 756-4045

HCR 19, Box 98, West Chesterfield, NH 03466
Tel. 363-4596

Warwick Road, Winchester, NH 03470
Tel. 239-6314

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Kristina Ivalis
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Jonathan W. Wentworth

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Ronald L. Jacques
Wallace A. Reney

RETIREMENT ACCOUNTS OFFICER

Patricia A. Hatch

CUSTOMER SERVICE OFFICERS

Donna L. Blackstone
Michelle E. Howard

BRANCH ADMINISTRATION OFFICER

Martha Curtis

ASSISTANT TREASURER

Sharon Phelps

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William H. Dennison
Calvin L. Frink
* Eugene E. Gaffey
Patricia Gallup
* Philip D. Koerner
* Howard B. Lane, Jr.
* Emerson H. O'Brien
* Howard A. Roberts
L. William Slanetz
* David B. Walters

* Investment Committee Members
** Chief Executive Officer

LACONIA

LACONIA SAVINGS BANK

62 PLEASANT STREET
LACONIA, NEW HAMPSHIRE 03246
TEL. 524-1212

(Year of Incorporation - 1831)

OFFICERS

CHAIRMAN OF THE BOARD
Paul L. Normandin

PRESIDENT
** Carroll W. Stafford, Jr.

EXECUTIVE VICE PRESIDENT/TREASURER
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VICE PRESIDENTS
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Katherine H. Daigneault
Brenda R. Long
W. Stephen Loughlin
Michael G. Muzzey
Linda D. Normandin

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Gail A. Engle
Linda S. Hanley
Bonnie L. Leclerc
Marc L. Rayburn

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Bette L. Prescott

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Donald F. Beane
* John E. Gauthier
* John F. Goddard, Jr.
Seth M. Keller
David R. Lynch
* Harold Noreen
* Carroll W. Stafford, Jr.
H. Thomas Volpe
* John F. Weeks, Jr.

* Investment Committee Members
** Chief Executive Officer

LANCASTER

THE SIWOOGANOCK GUARANTY SAVINGS BANK
P.O. BOX 351 - 117 MAIN STREET
LANCASTER, NEW HAMPSHIRE 03584
TEL. 788-4715

(Year of Incorporation - 1887)

BRANCH
37 State Street, Groveton, NH 03582
Tel. 636-1223

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VICE PRESIDENT/TREASURER
Kendall Query

VICE PRESIDENT
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Beverly Johnson

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Solange Norcross

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* Bernard Belisle
* Lee E. Eastman
* James B. Fitch
* Jeffrey Gilman
* Kevin Kopp
* Richard Rochefort
* Robert Snowman

* Investment Committee Members
** Chief Executive Officer

LEBANON

LANDMARK BANK

106 HANOVER STREET
LEBANON, NEW HAMPSHIRE 03766
TEL. 448-0101

(Year of Incorporation - 1989)

OFFICERS

CHAIRMAN OF THE BOARD
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** Paul P. Tierney

VICE PRESIDENT
James P. Goodrich

VICE PRESIDENT/OPERATIONS
Darlene E. Hart

DIRECTORS

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* Thomas J. Bascetta
Leonard R. Cashman
* Richard S. Daniels
Lorin P. Dore
* Harry H. Holland
William N. Josler
* Jack H. Nelson
Paul P. Tierney
Joseph B. Willey
John P. Yacavone

* Investment Committee Members
** Chief Executive Officer

LEBANON

MASCOMA SAVINGS BANK

P.O. BOX 435 - 67 NORTH PARK STREET
LEBANON, NEW HAMPSHIRE 03766-0435
TEL. 448-3650

(Year of Incorporation - 1899)

BRANCHES

Church Street, Canaan, NH 03741
Tel. 523-4377

North Main Street, Enfield, NH 03748
Tel. 632-5556

70 Main Street, West Lebanon, NH 03784
Tel. 298-5933

OFFICERS

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EXECUTIVE VICE PRESIDENT
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John A. Rogers

CONTROLLER/TREASURER
Albert E. Joy

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Christine E. Morin

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Harry E. Johnson, III
Sally A. McEwen
Ulrike Miller

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Carol A. Cone
Glen S. Valentine

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Linda S. Vincent
Phyllis D. Walsh
Pamela W. Webster

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Reuben D. Cole
Clark A. Griffiths
* Ellis W. Howard
Jean E. Kennedy
Raymond A. Lagasse
Jacqueline A. Lary
Joseph M. Longacre
William A. Maloy
* Edward D. McGee, Jr.
Richard L. Patch

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

FIRST NH BANK
875 ELM STREET
MANCHESTER, NEW HAMPSHIRE 03101-2519
TEL. 634-7000

(Year of Incorporation - 1864)

BRANCHES
Main Street, Alton, NH 03809
Tel. 875-7041

Route 101, Amherst, NH 03031
Tel. 673-0177

North Main Street, Ashland, NH 03217
Tel. 968-7131

91 South River Road, Bedford, NH 03102
Tel. 634-7015

106 South River Road, Bedford, NH 03102
Tel. 634-6404

173 Pleasant Street, Berlin, NH 03570
Tel. 752-4340

Route 49, Campton, NH 03223
Tel. 726-3734

Pine & Pleasant Streets, Claremont, NH 03743
Tel. 542-7755

171 Main Street, Colebrook, NH 03576
Tel. 237-5577

1 Capital Plaza, Concord, NH 03301
Tel. 229-4299

188 Loudon Road, Concord, NH 03301
Tel. 225-4280

88 South Street, Concord, NH 03301
Tel. 225-4290

Main Street, Conway, NH 03818
Tel. 447-5406

154 Water Street, Exeter, NH 03833
Tel. 772-4761

921 Central Street, Franklin, NH 03235
Tel. 934-2378

15 Airport Road, Gilford, NH 03246
Tel. 524-1049

Junction Routes 16 & 302, Glen, NH 03838
Tel. 383-9191

13 Church Street, Goffstown, NH 03045
Tel. 497-2523

100 Winnacunnet Road, Hampton, NH 03842
Tel. 926-6311

81 Lafayette Road, Hampton Falls, NH 03844
Tel. 926-3362

43 South Main Street, Hanover, NH 03755
Tel. 643-5452

45 Lyme Road, Hanover, NH 03755
Tel. 643-6365

Proctor Square, Henniker, NH 03242
Tel. 428-3443

1 High Street, Hinsdale, NH 03451
Tel. 336-5922

1283 Hooksett Road, Hooksett, NH 03106
Tel. 634-7070

71 Lowell Road, Hudson, NH 03051
Tel. 886-5264

15 Main Street, Keene, NH 03431
Tel. 352-5050

577 Main Street, Laconia, NH 03246
Tel. 524-1040

20 West Park Street, Lebanon, NH 03766
Tel. 448-4410

Main Street, Lincoln, NH 03251
Tel. 745-2211

Route 102, Londonderry, NH 03053
Tel. 434-4576

2035 Brown Avenue, Manchester, NH 03103
Tel. 634-6342

1000 Elm Street, Manchester, NH 03101
Tel. 634-6320

835 Hanover Street, Manchester, NH 03103
Tel. 634-7040

7 McGregor Street, Manchester, NH 03102
Tel. 634-7031

1550 North Elm Street, Manchester, NH 03104
Tel. 634-7080

FIRST NH BANK (Continued)

777 South Willow Street, Manchester, NH 03103
Tel. 634-7027

1500 South Willow Street, Manchester, NH 03103
Tel. 634-7060

340 Wilson Street, Manchester, NH 03103
Tel. 634-7050

7 N.H. Route 25, Meredith, NH 03253
Tel. 279-7954

268 Daniel Webster Highway South, Merrimack, NH 03054
Tel. 424-6111

Elm Street, Milford, NH 03055
Tel. 673-6385

54 Nashua Street, Milford, NH 03055
Tel. 673-3480

Route 25, Moultonboro, NH 03254
Tel. 476-5551

33 Coliseum Avenue, Nashua, NH 03060
Tel. 886-5249

310 Daniel Webster Highway, Nashua, NH 03060
Tel. 886-5221

Daniel Webster Highway South, Nashua, NH 03060
Tel. 886-5283

137 Daniel Webster Highway South, Nashua, NH 03060
Tel. 886-5204

238 Main Street, Nashua, NH 03061
Tel. 886-5240

122 Northeastern Boulevard, Nashua, NH 03062
Tel. 886-5252

1 Trafalgar Square, Nashua, NH 03060
Tel. 886-5229

55 Main Street, Newport, NH 03773
Tel. 863-1750

Main Street, North Conway, NH 03860
Tel. 356-5451

15 Lafayette Road, North Hampton, NH 03862
Tel. 964-5518

Junction Routes 16 & 28, Ossipee, NH 03864
Tel. 539-7118

Old Bridge Street, Pelham, NH 03076
Tel. 635-3568

FIRST NH BANK (Continued)

12 South Main Street, Penacook, NH 03303
Tel. 753-6346

Main Street, Pittsfield, NH 03263
Tel. 435-6262

20 Highland Street, Plymouth, NH 03264
Tel. 536-1272

134 Pleasant Street, Portsmouth, NH 03801
Tel. 436-1006

Lafayette & Elwyn Road, Portsmouth, NH 03801
Tel. 436-1006

Route 101, Raymond, NH 03077
Tel. 895-3186

1 North Main Street, Rochester, NH 03867
Tel. 335-2600

Rochester Mall, Rochester, NH 03867
Tel. 335-4493

405 Portland Avenue, Rollinsford, NH 03869
Tel. 749-2000

45 South Broadway, Salem, NH 03079
Tel. 893-9515

1 Constitutional Way, Somersworth, NH 03878
Tel. 692-3222

56 Tri-City Plaza, Somerswoth, NH 03878
Tel. 742-8000

Route 3, West Stewartstown, NH 03597
Tel. 246-3318

38 Portsmouth Avenue, Stratham, NH 03885
Tel. 772-6655

67 Main Street, West Lebanon,NH 03784
Tel. 298-8768

Route 12A & Airport Road, West Lebanon, NH 03784
Tel. 298-8715

115 Indian Rock Road, Windham, NH 03087
Tel. 898-9838

2 Center Street, Wolfeboro, NH 03894
Tel. 569-1221

FIRST NH BANK (Continued)

OFFICERS

PRESIDENT

** L. Douglas O'Brien

PRESIDENT FIRST NH INVESTMENT SERVICES CORP.

John Claps

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Thomas B. Cloonen
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Anna M. Bullard
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Joseph J. Carelli
Beverly H. Carignan
Christopher E. Carlisle
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Thomas Caruso
Paul J. Chanoine
Bruce L. Chuluda
Gracie Cilley
Marcia J. Cowan
John F. Cullinane
Anthony Degrechie
Michael S. Denning
Beth F. Dietz-Tuttle
Thomas H. Dodge
Patricia F. Donohue
Romeo E. Dorval
Frank A. Drociak
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Mark N. Duhamel
William T. Dyroff
Everett T. Eaton
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Maurine A. Emery
John Flanders
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Leslie H. Goodnow
Scott A. Gordon
Bonita J. Goudreau
David N. Grenier
Lawrence A. Guay
B. Randy Haas
George J. Hall
Gary Hatfield
Kathleen Hayes
Thomas B. Hebble
Michael Hewitt
Jeffrey C. Hickok
Dean R. Ingram
Linda J. Jenkins
Richard S. Jennings
William A. Killian
Roger W. Laflamme
Richard N. Langlois
Joseph Larochelle
Mark E. Lavalle
Mark G. Liebl
Mark R. Litzerman
Thomas J. Long
Elizabeth M. Lord
Elaine C. Macadam
Susan Martore-Baker
Philip J. McGlone
David D. McGraw
Karen J. Miller
Kevin W. Moran
William B. Morrison
Robert W. Mulligan
Marilyn A. Muscara
Craig C. Newcombe

FIRST NH BANK (Continued)

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Judith Noel
Wayne Oliver
Doris I. Pancurak
Verna A. Pare
Cheryl A. Parzych
Barbara Z. Peck
J. Michael Perrella
Philip C. Picillo
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Patricia S. Qualter
John G. Quinn, Jr.
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Joan S. Rice
Pamela A. Roach
Priscilla E. Roberts
Glenn A. Rowley
Catherine A. Roy
John P. Samborski
Robert D. Sandler
Stephen H. Searway
Wayne A. Skoglund
David Smith
William E. Stone
Vernon T. Studer
Elizabeth M. Sweeney
Thomas S. Swinton
Suzanne L. Thompson
Michael J. Toomey
Jonathan Torrance
Andre C. Tremblay
Stephen P. Turner
John Udaloy, Jr.
Scott D. Vandersall
Robert I. Walker
Thomas H. Wallace
Margaret A. Wiebusch
Debra T. Wilner
Kenneth P. Wilson
Sarah Q. Yoshida

DIRECTORS

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Dolores A. Bellevance
* G. Albert Bourgeois
* Robert C. Hayes
L. Douglas O'Brien
* Willaim P. Stone
Russell W. Thibeault
James W. Varnum
* Kimin S. Zachos

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

NEW DARTMOUTH BANK
1155 ELM STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 634-1500

(Year of Incorporation - 1991)

BRANCHES
Chestnut Street & Route 101, Bedford, NH 03110
Tel. 472-8654

Junction Routes 3 & 11, Belmont, NH 03220
Tel. 528-1800

100 Loudon Road, Concord, NH 03301
Tel. 224-7719

27 North State Street, Concord, NH 03301
Tel. 224-7711

Fountain Square, Contoocook, NH 03229
Tel. 746-4115

Crystal Avenue, Derry, NH 03038
Tel. 434-5400

558 Mast Road, Goffstown, NH 03045
Tel. 645-0011

177 Main Street, Gorham, NH 03581
Tel. 466-3352

369 Lafayette Road, Hampton, NH 03842
Tel. 926-1806

40 South Main Street, Hanover, NH 03775
Tel. 643-3310

9 Ash Street, Hollis, NH 03049
Tel. 465-7080

1090 Daniel Webster Highway, Hooksett, NH 03106
Tel. 625-4800

Hudson Mall, Hudson, NH 03051
Tel. 889-7054

277 Union Street, Laconia, NH 03246
Tel. 524-0664

Route 112, Lincoln, NH 03251
Tel. 745-3431

NEW DARTMOUTH BANK (Continued)

Route 302, Littleton, NH 03561
Tel. 444-7702

85 Main Street, Littleton, NH 03561
Tel. 444-5321

Junction Routes 102 & 128, Londonderry, NH 03053
Tel. 434-4151

1155 Elm Street, Manchester, NH 03101
Tel. 634-1500

31 Harrison Street, Manchester, NH 03101
Tel. 643-4397

1255 South Willow Street, Manchester, NH 03103
Tel. 645-6446

156 Hanover Street, Manchester, NH 03103
Tel. 625-2600

2626 Brown Avenue, Manchester, NH 03103
Tel. 625-3677

135 Daniel Webster Highway North, Manchester, NH 03104
Tel. 645-6455

Connell's Shopping Center, Merrimack, NH 03054
Tel. 424-3383

105 Daniel Webster Highway South, Merrimack, NH 03054
Tel. 883-4144

223 Main Street, Nashua, NH 03060
Tel. 889-2123

4 Northwest Boulevard, Nashua, NH 03062
Tel. 881-4000

Thirty Pines Plaza, Penacook, NH 03303
Tel. 753-6341

39 Main Street, Pittsfield, NH 03263
Tel. 435-8481

Pentucket Shopping Center, Plaistow, NH 03865
Tel. 382-8919

Hatch Plaza, Plymouth, NH 03264
Tel. 536-4200

150 Mirona Road, Portsmouth, NH 03801
Tel. 433-1313

82 Congress Street, Portsmouth, NH 03801
Tel. 436-0167

NEW DARTMOUTH BANK (Continued)

125 Main Street, Salem, NH 03079
Tel. 893-1655

267 South Broadway, Salem, NH 03079
Tel. 898-3800

489 Lafayette Road, Seabrook, NH 03874
Tel. 474-5501

1 John Parsons Drive, Somersworth, NH 03878
Tel. 692-3040

OFFICERS

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PRESIDENT

** Robert P. Keller

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William H. Maurhoff
T. Ronald Pilot, Jr.
Raymond P. Smith

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Susan L. Grimley
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Nina B. Calkins
Donald A. Dallaire
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Irene L. Elsemiller
Paul M. Knedeisen
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Lisa M. Nast
Cynthia J. Pennock
Maryam A. Peters
Louise J. Trottier
Peter F. Waligora

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Lola N. Grace
* Charles Hoyt
Charles E. Hugel
* Robert P. Keller
K. Thomas Kemp
* Jefferson W. Kirby

* Investment Committee Members
** Chief Executive Officer

MEREDITH

MEREDITH VILLAGE SAVINGS BANK

P.O. BOX 177 - WINNIPESAUKEE STREET
MEREDITH, NEW HAMPSHIRE 03253
TEL. 279-7986

(Year of Incorporation - 1869)

BRANCHES

Riverside Drive, Ashland, NH 03217
Tel. 968-7103

Olde Province Common, Meredith, NH 03253
Tel. 279-5274

Route 25, Moultonboro, NH 03226
Tel. 253-7303

OFFICERS

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Lewis C. Hanson

EXECUTIVE VICE PRESIDENT
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Nancy R. Morrill
Carol Pennell
Jane E. Richardson
Mary B. Whitcher

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** James D. Sutherland

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SECRETARY
John P. Sherman

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Alice Ellingwood

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William L. Foote
Allan C. Hale
* Lewis C. Hanson
* Maurice LaFreniere
Nancy J. Lindsey
Earle C. Peaslee
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* Investment Committee Members
** Chief Executive Officer

NEWPORT

SUGAR RIVER SAVINGS BANK

P.O. BOX 569 - 10 NORTH MAIN STREET
NEWPORT, NEW HAMPSHIRE 03773
TEL. 863-3000

(Year of Incorporation - 1895)

BRANCHES

Route 10, Grantham, NH 03753
Tel. 863-3140

30 Newport Road, New London, NH 03257
Tel. 526-2060

Route 11, Sunapee, NH 03782
Tel. 763-9311

Main Street, Warner, NH 03278
Tel. 456-2281

OFFICERS

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Steven A. Thibodeau

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Richard G. Biron
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C. Michael Sanderson

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Judy L. Barton

PERSONNEL OFFICER
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Mary R. Niemi

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* William P. Hoyt
* Henry W. Kidder, III
* Leland R. McGray
Frederic L. O'Connor
Lynn C. Perkins
Harry V. Spanos
Stanley B. Terhune
Vernon B. Violette
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* Investment Committee Members
** Chief Executive Officer

PETERBOROUGH

PETERBOROUGH SAVINGS BANK
35 MAIN STREET
PETERBOROUGH, NEW HAMPSHIRE 03458
TEL. 924-7142

(Year of Incorporation - 1847)

BRANCHES
Main Street, Antrim, NH 03440
Tel. 588-6333

Childs Way, Hillsborough, NH 03244
Tel. 464-5444

152 Peterborough Street, Jaffrey, NH 03452
Tel. 532-4448

Lorden Plaza, Milford, NH 03055
Tel. 673-3572

Peterborough Plaza Shopping Center, Peterborough, NH 03458
Tel. 924-4056

Route 202 North, Peterborough, NH 03458
Tel. 924-3793

Lanctot's Plaza, Weare, NH 03281
Tel. 529-3223

OFFICERS

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Robert D. Weathers

PRESIDENT
** Christopher J. Flynn

SENIOR VICE PRESIDENTS
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Charles P. Monaghan
Elizabeth M. Rank
Henry B. Scott

PETERBOROUGH SAVINGS BANK (Continued)

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TRUSTEES

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Kenneth B. Chandler
William L. Coleman
Mary N. Emery
Richard P. Fernald
* Christopher J. Flynn
Gordon Hale
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David D. Hurlin
* John J. McKenna
Marcia B. Tripp
Charles W. Wagner
* Robert D. Weathers

* Investment Committee Members
** Chief Executive Officer

PLYMOUTH

COMMUNITY GUARANTY SAVINGS BANK

P.O. BOX 996 - 28 SOUTH MAIN STREET
PLYMOUTH, NEW HAMPSHIRE 03264
TEL. 536-0001

(Year of Incorporation - 1988)

OFFICERS

CHAIRMAN OF THE BOARD
Eldwin A. Wixson

PRESIDENT/TREASURER
** Ronald I. Sibley

VICE PRESIDENTS
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Nancy L. Shoff

SECRETARY
Phyllis B. Holbrook

DIRECTORS

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Phyllis B. Holbrook
* Joseph L. Long
Barbara J. McCahan
Richard M. Piper
* Ronald I. Sibley
* Eldwin A. Wixson

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

PISCATAQUA SAVINGS BANK

15 PLEASANT STREET
PORTSMOUTH, NEW HAMPSHIRE 03801
TEL. 436-5250

(Year of Incorporation - 1877)

OFFICERS

CHAIRMAN OF THE BOARD
Anthony S. Brown

PRESIDENT
** Sanford C. Sherman

EXECUTIVE VICE PRESIDENT
Jay S. Gibson

SENIOR VICE PRESIDENT/TREASURER
John R. Bresaw, II

VICE PRESIDENT
Richard M. Wallis

ASSISTANT VICE PRESIDENTS/LOAN OFFICERS
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Denise B. Magnant

ASSISTANT TREASURER/OPERATIONS OFFICER
Joan W. Gile

TRUSTEES

* Cynthia F. Blood
* Anthony S. Brown
* Richard C. Holt
* Frederick Pettigrew
* Thomas J. Sedoric
* Sanford C. Sherman
* G. Warren Wilder

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

PORTSMOUTH SAVINGS BANK

P.O. Box 29 - 333 STATE STREET
PORTSMOUTH, NEW HAMPSHIRE 03802-0029
TEL. 436-6630

(Year of Incorporation - 1823)

BRANCHES

95 Ocean Road, Greenland, NH 03840
Tel. 431-3000

46 Lafayette Road, North Hampton, NH 03862
Tel. 964-5567

OFFICERS

CHAIRMAN OF THE BOARD

** Harry R. Hart

PRESIDENT

Mark E. Simpson

SENIOR VICE PRESIDENTS

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VICE PRESIDENT/TREASURER

William H. Little

VICE PRESIDENTS

Lester A. Avery
Harry P. Jarvis

ASSISTANT VICE PRESIDENTS

Dennis P. Townes
Mark E. Whitney

ASSISTANT TREASURER

Eleanor Grattan

DIRECTORS

* Lester A. Avery
* Timothy J. Connors
* Harry R. Hart
* Harry P. Jarvis
* Kevin MacLeod
* Mark E. Simpson
* Robert W. Simpson

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* Investment Committee Members
** Chief Executive Officer

SALISBURY

LIBERTY SAVINGS BANK
QUIMBY ROAD
SALISBURY, NEW HAMPSHIRE 03268
TEL. 228-1181

(Year of Incorporation - 1986)

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT
** Mark Glassberg

TREASURER
Maria V. F. Glassberg

SECRETARY
W. John Funk

DIRECTORS

* David L. Connors
* Maria V. F. Glassberg
* Mark Glassberg
* Lynn H. Gregg
* Peter C. Mapes

* Investment Committee Members
** Chief Executive Officer

SEABROOK

FAMILY SAVINGS BANK OF NEW HAMPSHIRE

270 LAFAYETTE ROAD
SEABROOK, NEW HAMPSHIRE 03874
TEL. 474-5622

(Year of Incorporation - 1990)

OFFICERS

PRESIDENT
** David D. Hindle

EXECUTIVE VICE PRESIDENT
Ronald G. Trombley

VICE PRESIDENT
Nancy J. Malvers

ASSISTANT VICE PRESIDENT
Ronald D. DeMille

TREASURER
George E. Fahey

CONTROLLER
Mary Ann Soursourian

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* William J. Letoile
* Donald R. Main
* Stuart L. Mandell
* Kenneth L. Paul
* Ronald G. Trombley

* Investment Committee Members
** Chief Executive Officer

WALPOLE

SAVINGS BANK OF WALPOLE

WESTMINSTER STREET
WALPOLE, NEW HAMPSHIRE 03608-0517
TEL. 756-4771

(Year of Incorporation - 1875)

BRANCHES

360 Winchester Street, Keene NH 03431
Tel. 352-1822

North Meadow Plaza, Walpole, NH 03608
Tel. 756-4771

OFFICERS

CHAIRMAN OF THE BOARD

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PRESIDENT

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VICE PRESIDENT/TREASURER

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Ruth F. Jacobs
George A. McDonnell
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INTERNAL AUDITOR

Barbara A. Lizotte

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Katherine R. Frazer
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Lewis A. McMahon
* Edward R. Potter
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* Paul S. Trask

* Investment Committee Members
** Chief Executive Officer

WINDHAM

FIRST ESSEX SAVINGS BANK OF NEW HAMPSHIRE

ROUTE 111A, 57 RANGE ROAD
WINDHAM, NEW HAMPSHIRE 03087
TEL. 898-4555

(Year of Incorporation - 1989)

BRANCH

2800 Lafayette Road, Portsmouth, NH 03801
Tel. 433-7300

OFFICERS

PRESIDENT

** Leonard A. Wilson

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John DiGaetano
David L. Savoie

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Jennifer Coofer
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Kerry S. Long
Robert J. True

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William F. Burke
Kenneth M. Sargent, III

CORPORATE SECRETARY

Jacqueline M. Levasseur

DIRECTORS

* Richard S. Andrews
Peter A. Boyle
* Peter H. Bronstein
* Frank J. Leone, Jr.
Jacqueline M. Levasseur
* Robert H. Pangione

* Investment Committee Members
** Chief Executive Officer

WOODSVILLE

THE WOODSVILLE GUARANTY SAVINGS BANK

63 CENTRAL STREET
WOODSVILLE, NEW HAMPSHIRE 03785
TEL. 747-2735

(Year of Incorporation - 1889)

BRANCHES

240 Main Street, Lisbon, NH 03585
Tel. 838-6336

Littleton Banking Center, Littleton, NH 03561
Tel. 444-0740

River Road, Piermont, NH 03779
Tel. 272-4811

OFFICERS

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EXECUTIVE VICE PRESIDENT
James E. Graham

ASSISTANT VICE PRESIDENTS
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Brenda L. Bigelow
Anthony L. Brainerd
Daniel J. Cullen

PRESIDENT
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A. Frank Stiegler, III

TREASURER
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ASSISTANT TREASURER
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RESIDENTIAL LOAN OFFICER
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TRUSTEES

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Francis X. Collins
H. Russell Gould
* Harold J. Graham

* Richard G. McDanolds
Dean Rowden
* Archie H. Steenburgh
* Walter O. Young

* Investment Committee Members
** Chief Executive Officer

CONSOLIDATED REPORT OF CONDITION INCLUDING TRUST DEPARTMENTS
AND
CONSOLIDATED REPORT OF INCOME DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS
AND
GENERAL INFORMATION

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	BEDFORD CENTERPOINT BANK	CLAREMONT CLAREMONT SAVINGS BANK	CONCORD CONCORD SAVINGS BANK	
	ASSETS				
1.	Cash & due from depository institutions	$3,035	$5,398	$7,587	1.
2.	Securities	10,110	43,506	70,060	2.
3.	Federal funds sold and securities purchased under agreements to resell	1,900	7,019	-	3.
4.	Loans and lease financing receivables, (net)	28,748	108,938	223,678	4.
5.	Premises and fixed assets	551	1,697	6,280	5.
6.	Other real estate owned	-	2,573	2,693	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	469	1,730	3,334	8.
9.	Total Assets	$44,813	$170,861	$313,632	9.
	LIABILITIES				
10.	Deposits	$38,532	$158,444	$280,408	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	1,433	-	-	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	157	38	6,837	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	79	688	5,410	15.
16.	Total Liabilities	40,201	159,170	292,655	16.
17.	Limited-life preferred stock	501	-	-	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	563	-	200	19.
20.	Surplus	4,474	5,000	14,200	20.
21.	Undivided profits and capital reserves	(926)	6,792	6,577	21.
22.	Capital certificates	-	-	-	22.
23.	LESS: Net unrealized loss on marketable equity securities	-	101	-	23.
24.	Total Equity Capital	4,111	11,691	20,977	24.
25.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$44,813	$170,861	$313,632	25.
	GENERAL INFORMATION				
26.	Surety coverage	$500,000	$3,000,000	$3,000,000	26.
	Period January 1, 1992 through December 31, 1992				
	Rates of Interest Paid to Depositors:				
27.	Regular savings	3.00-4.00	3.25-6.00	3.00-4.75	27.
28.	NOW (fixed rate)	2.10-3.25	2.50-4.00	2.40-3.50	28.
29.	Super NOW	-	-	-	29.
30.	Money market savings	2.75-4.00	2.50-5.00	2.90-4.50	30.
31.	Escrow funds	-	5.00	2.50-5.00	31.
32.	90 day notice	-	-	-	32.
33.	Money market certificates	3.25-4.25	-	3.00-5.90	33.
34.	Negotiated rate certificates	2.50-4.00	3.50-5.75	-	34.
35.	Dividends declared on common stock	-	-	-	35.

CONSOLIDATED REPORT OF CONDITION	CONCORD	DOVER	FRANKLIN	
(in thousands of dollars)	MERRIMACK COUNTY SAVINGS BANK	SOUTHEAST BANK FOR SAVINGS	FRANKLIN SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$2,549	$8,614	$2,947	1.
2. Securities	86,068	101,276	44,544	2.
3. Federal funds sold and securities purchased under agreements to resell	3,405	-	438	3.
4. Loans and lease financing receivables, (net)	85,063	171,725	95,002	4.
5. Premises and fixed assets	2,757	3,763	2,013	5.
6. Other real estate owned	532	8,354	743	6.
7. Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8. Other assets	2,974	5,490	1,728	8.
9. Total Assets	$183,348	$299,222	$147,415	9.
LIABILITIES				
10. Deposits	$165,341	$273,475	$126,768	10.
11. Federal funds purchased & securities sold under agreements to repurchase	-	-	-	11.
12. Demand notes issued to the U.S. Treasury	-	-	-	12.
13. Other liabilities for borrowed money	-	2,450	5,250	13.
14. Subordinated notes & debentures	-	-	-	14.
15. Other liabilities	757	1,283	836	15.
16. Total Liabilities	166,098	277,208	132,854	16.
17. Limited-life preferred stock	-	-	-	17.
EQUITY CAPITAL				
18. Perpetual preferred stock	-	-	-	18.
19. Common stock	-	100	-	19.
20. Surplus	15,829	14,297	4,000	20.
21. Undivided profits and capital reserves	1,421	7,617	10,561	21.
22. Capital certificates	-	-	-	22.
23. LESS: Net unrealized loss on marketable equity securities	-	-	-	23.
24. Total Equity Capital	17,250	22,014	14,561	24.
25. Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$183,348	$299,222	$147,415	25.
GENERAL INFORMATION				
26. Surety coverage	$2,000,000	$4,000,000	$3,000,000	26.
Period January 1, 1992 through December 31, 1992				
Rates of Interest Paid to Depositors:				
27. Regular savings	3.00-3.25	2.96-5.00	2.00-3.25	27.
28. NOW (fixed rate)	2.50	2.50-4.25	2.00	28.
29. Super NOW	-	-	-	29.
30. Money market savings	2.95	3.11-4.03	2.95-3.30	30.
31. Escrow funds	-	2.50-5.00	2.50	31.
32. 90 day notice	-	-	-	32.
33. Money market certificates	-	3.02-4.80	3.00-5.65	33.
34. Negotiated rate certificates	3.05-5.00	-	-	34.
35. Dividends declared on common stock	-	-	-	35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	KEENE CHESHIRE COUNTY SAVINGS BANK	LACONIA LACONIA SAVINGS BANK	LANCASTER SIWOOGANOCK GUARANTY SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$24,474	$4,231	$1,691	1.
2. Securities	60,523	58,362	10,978	2.
3. Federal funds sold and securities purchased under agreements to resell	200	13,730	510	3.
4. Loans and lease financing receivables, (net)	328,098	166,701	38,030	4.
5. Premises and fixed assets	4,176	2,888	685	5.
6. Other real estate owned	7,985	2,150	1,702	6.
7. Investments in unconsolidated subsidiaries & associated companies	847	-	-	7.
8. Other assets	13,224	3,389	1,016	8.
9. Total Assets	$439,527	$251,451	$54,612	9.
LIABILITIES				
10. Deposits	$390,447	$217,738	$51,581	10.
11. Federal funds purchased & securities sold under agreements to repurchase	4,725	-	-	11.
12. Demand notes issued to the U.S. Treasury	-	-	-	12.
13. Other liabilities for borrowed money	-	-	-	13.
14. Subordinated notes & debentures	-	-	-	14.
15. Other liabilities	2,329	976	147	15.
16. Total Liabilities	397,501	218,714	51,728	16.
17. Limited-life preferred stock	-	-	-	17.
EQUITY CAPITAL				
18. Perpetual preferred stock	-	-	-	18.
19. Common stock	100	-	524	19.
20. Surplus	16,894	11,500	2,088	20.
21. Undivided profits and capital reserves	25,124	21,237	272	21.
22. Capital certificates	-	-	-	22.
23. LESS: Net unrealized loss on marketable equity securities	92	-	-	23.
24. Total Equity Capital	42,026	32,737	2,884	24.
25. Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$439,527	$251,451	$54,612	25.
GENERAL INFORMATION				
26. Surety coverage Period January 1, 1992 through December 31, 1992	$10,000,000	$1,000,000	$675,000	26.
Rates of Interest Paid to Depositors:				
27. Regular savings	3.25-5.50	2.60	3.50	27.
28. NOW (fixed rate)	2.50-5.25	2.35	2.50	28.
29. Super NOW	-	-	2.75	29.
30. Money market savings	3.10-5.00	2.70	3.00	30.
31. Escrow funds	5.00	2.50	3.00	31.
32. 90 day notice	3.25-5.25	-	-	32.
33. Money market certificates	3.10-5.50	3.86	-	33.
34. Negotiated rate certificates	3.15-5.50	3.20	3.50-4.50	34.
35. Dividends declared on common stock	$2,000	-	-	35.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	LEBANON LANDMARK BANK	LEBANON MASCOMA SAVINGS BANK	MANCHESTER FIRST NH BANK	
	ASSETS				
1.	Cash & due from depository institutions	$876	$8,976	$240,821	1.
2.	Securities	3,533	42,342	1,211,822	2.
3.	Federal funds sold and securities purchased under agreements to resell	885	-	20,000	3.
4.	Loans and lease financing receivables, (net)	21,392	175,067	1,856,763	4.
5.	Premises and fixed assets	472	3,774	46,175	5.
6.	Other real estate owned	-	2,563	13,685	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	240	7.
8.	Other assets	385	2,526	76,030	8.
9.	Total Assets	$27,543	$235,248	$3,465,536	9.
	LIABILITIES				
10.	Deposits	$25,152	$211,015	$2,811,440	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	-	278,933	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	44	-	47,462	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	247	1,121	39,885	15.
16.	Total Liabilities	25,443	212,136	3,177,720	16.
17.	Limited-life preferred stock	-	-	-	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	150	-	50,000	18.
19.	Common stock	354	-	760	19.
20.	Surplus	2,825	11,350	308,305	20.
21.	Undivided profits and capital reserves	(1,229)	11,762	(71,249)	21.
22.	Capital certificates	-	-	-	22.
23.	LESS: Net unrealized loss on marketable equity securities	-	-	-	23.
24.	Total Equity Capital	2,100	23,112	287,816	24.
25.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$27,543	$235,248	$3,465,536	25.
	GENERAL INFORMATION				
26.	Surety coverage	$1,000,000	$2,500,000	$5,000,000	26.
	Period January 1, 1992 through December 31, 1992				
	Rates of Interest Paid to Depositors:				
27.	Regular savings	3.25	3.44	2.50-4.17	27.
28.	NOW (fixed rate)	2.35	1.98	2.00-3.20	28.
29.	Super NOW	3.04	-	-	29.
30.	Money market savings	3.30	2.96-3.54	2.50-3.93	30.
31.	Escrow funds	-	3.44	-	31.
32.	90 day notice	-	-	-	32.
33.	Money market certificates	2.96	3.63-5.12	2.23-5.60	33.
34.	Negotiated rate certificates	4.07	-	2.23-5.60	34.
35.	Dividends declared on common stock	-	-	-	35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	MANCHESTER	MEREDITH	NEWPORT	
	NEW DARTMOUTH BANK	MEREDITH VILLAGE SAVINGS BANK	SUGAR RIVER SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$55,458	$3,917	$5,320	1.
2. Securities	625,749	37,765	22,142	2.
3. Federal funds sold and securities purchased under agreements to resell	10,000	3,630	-	3.
4. Loans and lease financing receivables, (net)	993,570	120,582	87,183	4.
5. Premises and fixed assets	5,548	3,206	1,988	5.
6. Other real estate owned	1,363	141	4,833	6.
7. Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8. Other assets	44,286	1,215	907	8.
9. Total Assets	$1,735,974	$170,456	$122,373	9.
LIABILITIES				
10. Deposits	$1,507,623	$154,877	$113,321	10.
11. Federal funds purchased & securities sold under agreements to repurchase	44,061	-	-	11.
12. Demand notes issued to the U.S. Treasury	-	-	-	12.
13. Other liabilities for borrowed money	66,502	-	-	13.
14. Subordinated notes & debentures	-	-	-	14.
15. Other liabilities	20,899	297	758	15.
16. Total Liabilities	1,639,085	155,174	114,079	16.
17. Limited-life preferred stock	-	-	-	17.
EQUITY CAPITAL				
18. Perpetual preferred stock	31,050	-	-	18.
19. Common stock	4	-	-	19.
20. Surplus	40,350	-	6,031	20.
21. Undivided profits and capital reserves	25,485	15,449	2,263	21.
22. Capital certificates	-	-	-	22.
23. LESS: Net unrealized loss on marketable equity securities	-	167	-	23.
24. Total Equity Capital	96,889	15,282	8,294	24.
25. Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$1,735,974	$170,456	$122,373	25.
GENERAL INFORMATION				
26. Surety coverage	$10,000,000	$2,000,000	$2,000,000	26.
Period January 1, 1992 through December 31, 1992				
Rates of Interest Paid to Depositors:				
27. Regular savings	3.15-4.75	2.80-3.05	3.50	27.
28. NOW (fixed rate)	2.47-4.25	-	2.00	28.
29. Super NOW	-	1.25-1.75	-	29.
30. Money market savings	3.01-4.75	2.95-3.05	2.00-3.75	30.
31. Escrow funds	-	2.50	2.50	31.
32. 90 day notice	-	-	-	32.
33. Money market certificates	5.84-2.47	3.15-4.80	3.50-5.75	33.
34. Negotiated rate certificates	-	-	3.50-5.75	34.
35. Dividends declared on common stock	-	-	-	35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)		PETERBOROUGH	PLYMOUTH	PORTSMOUTH	
		PETERBOROUGH SAVINGS BANK	COMMUNITY GUARANTY SAVINGS BANK	PISCATAQUA SAVINGS BANK	
	ASSETS				
1.	Cash & due from depository institutions	$9,070	$700	$2,080	1.
2.	Securities	70,082	1,919	28,783	2.
3.	Federal funds sold and securities purchased under agreements to resell	-	200	1,000	3.
4.	Loans and lease financing receivables, (net)	170,959	17,178	83,536	4.
5.	Premises and fixed assets	7,791	343	1,348	5.
6.	Other real estate owned	12,326	644	688	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	3,794	283	1,189	8.
9.	Total Assets	$274,022	$21,267	$118,624	9.
	LIABILITIES				
10.	Deposits	$242,939	$19,830	$107,642	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	8,299	-	-	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	11,304	194	-	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	1,289	89	197	15.
16.	Total Liabilities	263,831	20,113	107,839	16.
17.	Limited-life preferred stock	-	-	-	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	-	150	-	19.
20.	Surplus	-	2,073	3,300	20.
21.	Undivided profits and capital reserves	10,338	(1,040)	7,536	21.
22.	Capital certificates	-	-	-	22.
23.	LESS: Net unrealized loss on marketable equity securities	147	29	51	23.
24.	Total Equity Capital	10,191	1,154	10,785	24.
25.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$274,022	$21,267	$118,624	25.
	GENERAL INFORMATION				
26.	Surety coverage Period January 1, 1992 through December 31, 1992	$3,000,000	$1,000,000	$2,000,000	26.
	Rates of Interest Paid to Depositors:				
27.	Regular savings	3.00-4.00	2.75-3.50	3.25-5.00	27.
28.	NOW (fixed rate)	2.25-4.25	2.00	2.50-4.75	28.
29.	Super NOW	-	-	2.50-4.75	29.
30.	Money market savings	2.65-4.75	2.00-3.50	3.00-5.00	30.
31.	Escrow funds	2.50-5.50	-	2.50-5.25	31.
32.	90 day notice	-	-	6.00	32.
33.	Money market certificates	-	-	3.25-5.35	33.
34.	Negotiated rate certificates	3.00-7.25	3.00-6.00	3.25-5.35	34.
35.	Dividends declared on common stock	-	-	-	35.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	PORTSMOUTH PORTSMOUTH SAVINGS BANK	SALISBURY LIBERTY SAVINGS BANK	SEABROOK FAMILY SAVINGS BANK OF NH	
	ASSETS				
1.	Cash & due from depository institutions	$5,067	$235	$1,427	1.
2.	Securities	144,589	-	8,974	2.
3.	Federal funds sold and securities purchased under agreements to resell	36,012	-	1,649	3.
4.	Loans and lease financing receivables, (net)	93,157	784	6,022	4.
5.	Premises and fixed assets	1,255	-	857	5.
6.	Other real estate owned	1,500	-	-	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	5,615	4	392	8.
9.	Total Assets	$287,195	$1,023	$19,321	9.
	LIABILITIES				
10.	Deposits	$244,805	-	$17,880	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	-	-	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	-	-	-	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	1,236	7	51	15.
16.	Total Liabilities	246,041	7	17,931	16.
17.	Limited-life preferred stock	-	-	-	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	1	69	100	19.
20.	Surplus	8,430	631	1,400	20.
21.	Undivided profits and capital reserves	32,723	316	(110)	21.
22.	Capital certificates	-	-	-	22.
23.	LESS: Net unrealized loss on marketable equity securities	-	-	-	23.
24.	Total Equity Capital	41,154	1,016	1,390	24.
25.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$287,195	$1,023	$19,321	25.
	GENERAL INFORMATION				
26.	Surety coverage	$3,000,000	-	$5,000,000	26.
	Period January 1, 1992 through December 31, 1992				
	Rates of Interest Paid to Depositors:				
27.	Regular savings	2.75-4.60	-	3.00	27.
28.	NOW (fixed rate)	2.50-4.60	-	2.25	28.
29.	Super NOW	2.60-4.25	-	-	29.
30.	Money market savings	3.00-4.50	-	3.00	30.
31.	Escrow funds	2.50-5.00	-	-	31.
32.	90 day notice	3.70-4.50	-	-	32.
33.	Money market certificates	3.25-4.85	-	3.75	33.
34.	Negotiated rate certificates	-	-	-	34.
35.	Dividends declared on common stock	$2,567	-	-	35.

	CONSOLIDATED REPORT OF CONDITION	WALPOLE	WINDHAM	WOODSVILLE	
	(in thousands of dollars)	SAVINGS BANK OF WALPOLE	FIRST ESSEX SAVINGS BANK OF NH	WOODSVILLE GUARANTY SAVINGS BANK	
	ASSETS				
1.	Cash & due from depository institutions	$4,094	$2,454	$3,306	1.
2.	Securities	27,574	6,428	25,225	2.
3.	Federal funds sold and securities purchased under agreements to resell	3,319	3,275	4,125	3.
4.	Loans and lease financing receivables, (net)	69,457	20,747	73,970	4.
5.	Premises and fixed assets	2,006	424	1,058	5.
6.	Other real estate owned	2,169	3,652	1,039	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	50	7.
8.	Other assets	1,013	630	1,319	8.
9.	Total Assets	$109,632	$37,610	$110,092	9.
	LIABILITIES				
10.	Deposits	$101,960	$24,736	$102,769	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	-	-	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	-	8,500	-	13.
14.	Subordinated notes & debentures	-	500	-	14.
15.	Other liabilities	229	672	817	15.
16.	Total Liabilities	102,189	34,408	103,586	16.
17.	Limited-life preferred stock	-	-	-	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	-	100	194	19.
20.	Surplus	3,600	31,000	2,950	20.
21.	Undivided profits and capital reserves	3,855	(27,898)	3,362	21.
22.	Capital certificates	-	-	-	22.
23.	LESS: Net unrealized loss on marketable equity securities	12	-	-	23.
24.	Total Equity Capital	7,443	3,202	6,506	24.
25.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$109,632	$37,610	$110,092	25.
	GENERAL INFORMATION				
26.	Surety coverage	$1,500,000	$6,000,000	$2,000,000	26.
	Period January 1, 1992 through December 31, 1992				
	Rates of Interest Paid to Depositors:				
27.	Regular savings	2.75-4.80	2.75-4.00	3.25-3.50	27.
28.	NOW (fixed rate)	2.75-4.05	2.00-3.50	2.50	28.
29.	Super NOW	-	-	-	29.
30.	Money market savings	-	2.75-4.40	2.50-3.00	30.
31.	Escrow funds	2.50-5.00	2.75-5.00	3.00	31.
32.	90 day notice	-	-	-	32.
33.	Money market certificates	-	2.80-4.25	3.65-4.65	33.
34.	Negotiated rate certificates	2.95-6.50	2.80-4.25	-	34.
35.	Dividends declared on common stock	-	-	$115	35.

CONSOLIDATED REPORT OF INCOME	BEDFORD	CLAREMONT	CONCORD	
(in thousands of dollars)	CENTERPOINT BANK	CLAREMONT SAVINGS BANK	CONCORD SAVINGS BANK	
1. Interest income:				
(a) Interest & fee income on loans and leases	$2,044	$10,418	$20,337	(a)
(b) Int. income on bal. due from depository inst.	1	49	183	(b)
(c) Interest & dividend income on securities	684	2,973	5,061	(c)
(d) Int. income from assets held in trading accounts	-	-	-	(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	118	212	-	(e)
(f) Total interest income	2,847	13,652	25,581	(f)
2. Interest expense:				
(a) Interest on deposits	988	7,646	12,969	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	54	-	-	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	1	-	708	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases	22	-	-	(d)
(e) Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f) Total interest expense	1,065	7,646	13,677	(f)
3. Net interest income	1,782	6,006	11,904	3.
4. Provision for loan & lease losses	170	1,215	2,400	4.
5. Non-interest income	117	581	1,349	5.
6. Gains/(losses):				
(a) On sec. not held in trading accounts	8	171	1,109	(a)
(b) On loans	-	-	-	(b)
7. Non-interest expense:				
(a) Salaries & employee benefits	706	1,773	4,027	(a)
(b) Expense of premises & fixed assets (net)	322	503	1,171	(b)
(c) Other non-interest expense	538	1,710	5,723	(c)
(d) Total non-interest expense	1,566	3,986	10,921	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	171	1,557	1,041	8.
(a) Applicable income taxes	51	556	85	(a)
9. Income/(loss) before extr. items and other adjs.	120	1,001	956	9.
10. Extr. items & other adjs. net of income taxes	(51)	-	-	10.
11. Net income/(loss)	$171	$1,001	$956	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	CONCORD MERRIMACK COUNTY SAVINGS BANK	DOVER SOUTHEAST BANK FOR SAVINGS	FRANKLIN FRANKLIN SAVINGS BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$7,848	$17,148	$8,811	(a)
(b)	Int. income on bal. due from depository inst.	-	227	2	(b)
(c)	Interest & dividend income on securities	6,404	6,650	2,856	(c)
(d)	Int. income from assets held in trading accounts	-	-	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	71	4	25	(e)
(f)	Total interest income	14,323	24,029	11,694	(f)
2.	Interest expense:				
(a)	Interest on deposits	8,181	11,360	5,953	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	-	1	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	548	132	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	8,181	11,908	6,086	(f)
3.	Net interest income	6,142	12,121	5,608	3.
4.	Provision for loan & lease losses	860	1,884	439	4.
5.	Non-interest income	239	1,159	614	5.
6.	Gains/(losses):				
(a)	On sec. not held in trading accounts	112	87	159	(a)
(b)	On loans	-	-	-	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	1,642	3,946	2,252	(a)
(b)	Expense of premises & fixed assets (net)	366	762	529	(b)
(c)	Other non-interest expense	1,600	5,256	1,675	(c)
(d)	Total non-interest expense	3,608	9,964	4,456	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	2,025	1,519	1,486	8.
(a)	Applicable income taxes	604	496	487	(a)
9.	Income/(loss) before extr. items and other adjs.	1,421	1,023	999	9.
10.	Extr. items & other adjs. net of income taxes	-	-	-	10.
11.	Net income/(loss)	$1,421	$1,023	$999	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	KEENE CHESHIRE COUNTY SAVINGS BANK	LACONIA LACONIA SAVINGS BANK	LANCASTER SIWOOGANOCK GUARANTY SAVINGS BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$30,172	$14,564	$3,706	(a)
(b)	Int. income on bal. due from depository inst.	567	1	-	(b)
(c)	Interest & dividend income on securities	4,296	4,168	853	(c)
(d)	Int. income from assets held in trading accounts	80	-	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	7	525	35	(e)
(f)	Total interest income	35,122	19,258	4,594	(f)
2.	Interest expense:				
(a)	Interest on deposits	17,639	10,377	2,496	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	264	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	830	-	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	18,733	10,377	2,496	(f)
3.	Net interest income	16,389	8,881	2,098	3.
4.	Provision for loan & lease losses	1,635	3,265	518	4.
5.	Non-interest income	1,652	833	162	5.
6.	Gains/(losses):				
(a)	On sec. not held in trading accounts	12	(65)	175	(a)
(b)	On loans	-	-	-	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	4,040	2,211	802	(a)
(b)	Expense of premises & fixed assets (net)	1,326	783	180	(b)
(c)	Other non-interest expense	4,845	2,139	1,063	(c)
(d)	Total non-interest expense	10,211	5,133	2,045	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	6,207	1,251	(128)	8.
(a)	Applicable income taxes	2,020	355	(69)	(a)
9.	Income/(loss) before extr. items and other adjs.	4,187	896	(59)	9.
10.	Extr. items & other adjs. net of income taxes	(1,535)	-	-	10.
11.	Net income/(loss)	$5,722	$896	($59)	11.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

		LEBANON	LEBANON	MANCHESTER	
		LANDMARK BANK	MASCOMA SAVINGS BANK	FIRST NH BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$1,730	$15,781	$195,355	(a)
(b)	Int. income on bal. due from depository inst.	-	91	5,960	(b)
(c)	Interest & dividend income on securities	376	2,792	50,339	(c)
(d)	Int. income from assets held in trading accounts	-	-	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	23	-	4,870	(e)
(f)	Total interest income	2,129	18,664	256,524	(f)
2.	Interest expense:				
(a)	Interest on deposits	790	10,520	93,100	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	6	-	9,060	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	3	9	4,516	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	32	-	939	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	831	10,529	107,615	(f)
3.	Net interest income	1,298	8,135	148,909	3.
4.	Provision for loan & lease losses	70	2,000	44,504	4.
5.	Non-interest income	106	617	46,843	5.
6.	Gains/(losses):				
(a)	On sec. not held in trading accounts	23	158	16,447	(a)
(b)	On loans	-	-	-	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	500	2,738	46,016	(a)
(b)	Expense of premises & fixed assets (net)	271	886	21,436	(b)
(c)	Other non-interest expense	379	1,875	91,927	(c)
(d)	Total non-interest expense	1,150	5,499	159,379	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	207	1,411	8,316	8.
(a)	Applicable income taxes	-	398	-	(a)
9.	Income/(loss) before extr. items and other adjs.	207	1,013	8,316	9.
10.	Extr. items & other adjs. net of income taxes	-	-	-	10.
11.	Net income/(loss)	$207	$1,013	$8,316	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	MANCHESTER NEW DARTMOUTH BANK	MEREDITH MEREDITH VILLAGE SAVINGS BANK	NEWPORT SUGAR RIVER SAVINGS BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$111,896	$10,416	$8,205	(a)
(b)	Int. income on bal. due from depository inst.	112	1	75	(b)
(c)	Interest & dividend income on securities	21,905	2,169	1,263	(c)
(d)	Int. income from assets held in trading accounts	-	-	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	1,555	102	-	(e)
(f)	Total interest income	135,468	12,688	9,543	(f)
2.	Interest expense:				
(a)	Interest on deposits	63,673	6,692	5,061	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	573	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	2,307	-	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	66,553	6,692	5,081	(f)
3.	Net interest income	68,915	5,996	4,462	3.
4.	Provision for loan & lease losses	1,870	1,162	210	4.
5.	Non-interest income	13,055	333	609	5.
6.	Gains/(losses):				
(a)	On sec. not held in trading accounts	8	10	6	(a)
(b)	On loans	-	-	-	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	19,819	2,128	1,837	(a)
(b)	Expense of premises & fixed assets (net)	9,060	871	531	(b)
(c)	Other non-interest expense	17,111	1,737	1,706	(c)
(d)	Total non-interest expense	45,990	4,736	4,074	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	34,118	441	793	8.
(a)	Applicable income taxes	13,852	160	261	(a)
9.	Income/(loss) before extr. items and other adjs.	20,266	281	532	9.
10.	Extr. items & other adjs. net of income taxes	-	-	(252)	10.
11.	Net income/(loss)	$20,266	$281	$784	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	PETERBOROUGH	PLYMOUTH	PORTSMOUTH	
		PETERBOROUGH SAVINGS BANK	COMMUNITY GUARANTY SAVINGS BANK	PISCATAQUA SAVINGS BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$14,775	$1,706	$6,885	(a)
(b)	Int. income on bal. due from depository inst.	80	-	54	(b)
(c)	Interest & dividend income on securities	4,974	188	2,314	(c)
(d)	Int. income from assets held in trading accounts	-	-	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	1	10	68	(e)
(f)	Total interest income	19,830	1,904	9,321	(f)
2.	Interest expense:				
(a)	Interest on deposits	11,848	979	4,821	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	315	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	356	13	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	12,519	992	4,821	(f)
3.	Net interest income	7,311	912	4,500	3.
4.	Provision for loan & lease losses	2,134	60	760	4.
5.	Non-interest income	1,873	204	520	5.
6.	Gains/(losses):				
(a)	On sec. not held in trading accounts	1,625	40	17	(a)
(b)	On loans	-	-	-	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	4,031	387	920	(a)
(b)	Expense of premises & fixed assets (net)	2,773	303	232	(b)
(c)	Other non-interest expense	4,119	317	1,039	(c)
(d)	Total non-interest expense	10,923	1,007	2,191	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	(2,248)	89	2,086	8.
(a)	Applicable income taxes	-	11	823	(a)
9.	Income/(loss) before extr. items and other adjs.	(2,248)	78	1,263	9.
10.	Extr. items & other adjs. net of income taxes	-	(11)	-	10.
11.	Net income/(loss)	($2,248)	$89	$1,263	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	PORTSMOUTH PORTSMOUTH SAVINGS BANK	SALISBURY LIBERTY SAVINGS BANK	SEABROOK FAMILY SAVINGS BANK OF NH	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$8,890	$54	$492	(a)
(b)	Int. income on bal. due from depository inst.	8	13	-	(b)
(c)	Interest & dividend income on securities	9,333	-	623	(c)
(d)	Int. income from assets held in trading accounts	-	-	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	1,672	-	63	(e)
(f)	Total interest income	19,903	67	1,178	(f)
2.	Interest expense:				
(a)	Interest on deposits	10,749	-	628	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	-	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	10,749	0	628	(f)
3.	Net interest income	9,154	67	550	3.
4.	Provision for loan & lease losses	201	-	14	4.
5.	Non-interest income	281	-	85	5.
6.	Gains/(losses):				
(a)	On sec. not held in trading accounts	485	-	-	(a)
(b)	On loans	-	-	-	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	2,271	-	153	(a)
(b)	Expense of premises & fixed assets (net)	683	-	78	(b)
(c)	Other non-interest expense	1,514	33	275	(c)
(d)	Total non-interest expense	4,468	33	506	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	5,251	34	115	8.
(a)	Applicable income taxes	1,404	-	44	(a)
9.	Income/(loss) before extr. items and other adjs.	3,847	34	71	9.
10.	Extr. items & other adjs. net of income taxes	-	-	-	10.
11.	Net income/(loss)	$3,847	$34	$71	11.

	CONSOLIDATED REPORT OF INCOME	WALPOLE	WINDHAM	WOODSVILLE	
	(in thousands of dollars)	SAVINGS BANK OF WALPOLE	FIRST ESSEX SAVINGS BANK OF NH	WOODSVILLE GUARANTY SAVINGS BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$6,480	$1,391	$6,780	(a)
(b)	Int. income on bal. due from depository inst.	56	62	-	(b)
(c)	Interest & dividend income on securities	1,268	532	1,975	(c)
(d)	Int. income from assets held in trading accounts	-	-	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	128	82	72	(e)
(f)	Total interest income	7,932	2,067	8,827	(f)
2.	Interest expense:				
(a)	Interest on deposits	4,683	1,320	4,472	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	452	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	47	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	50	-	(e)
(f)	Total interest expense	4,683	1,869	4,472	(f)
3.	Net interest income	3,249	198	4,355	3.
4.	Provision for loan & lease losses	340	(225)	750	4.
5.	Non-interest income	223	688	298	5.
6.	Gains/(losses):				
(a)	On sec. not held in trading accounts	37	2	112	(a)
(b)	On loans	-	-	-	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	1,365	232	1,318	(a)
(b)	Expense of premises & fixed assets (net)	423	373	387	(b)
(c)	Other non-interest expense	1,096	3,080	1,104	(c)
(d)	Total non-interest expense	2,884	3,685	2,809	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	285	(2,572)	1,206	8.
(a)	Applicable income taxes	30	-	372	(a)
9.	Income/(loss) before extr. items and other adjs.	255	(2,572)	834	9.
10.	Extr. items & other adjs. net of income taxes	-	-	-	10.
11.	Net income/(loss)	$255	($2,572)	$834	11.

REPORT OF CONDITION
TRUST DEPARTMENTS OF SAVINGS BANKS
(in thousands of dollars)

		DOVER	MANCHESTER	PETERBOROUGH	
		SOUTHEAST BANK FOR SAVINGS	NEW DARTMOUTH BANK	PETERBOROUGH SAVINGS BANK	
	ASSETS				
1.	Demand balances with banks:				
(a)	Own bank	-	-	-	(a)
(b)	Other banks	-	-	-	(b)
2.	Other balances with banks:				
(a)	Own bank	-	-	-	(a)
(b)	Other banks	-	59	-	(b)
3.	Government and municipal obligations	-	-	3,729	3.
4.	Other bonds and notes	712	-	304	4.
5.	Corporate stocks	-	-	4,453	5.
6.	Real estate	-	-	-	6.
7.	Other assets, including mutual funds and common trust funds	-	-	6,028	7.
8.	Total Assets	$712	$59	$14,514	8.
	LIABILITIES				
9.	Invested principal	$712	$59	$14,430	9.
10.	Uninvested principal	-	-	84	10.
11.	Invested income	-	-	-	11.
12.	Uninvested income	-	-	-	12.
13.	Notes payable	-	-	-	13.
14.	Other liabilities	-	-	-	14.
15.	Total Liabilities	$712	$59	$14,514	15.

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF SAVINGS BANKS
NUMBER OF SAVINGS BANKS REPORTING: 24
DECEMBER 31, 1992

(in thousands)

	ASSETS		% of Total Assets
1.	Cash & due from depository institutions	$404,327	4.68%
2.	Securities	2,742,354	31.74%
3.	Federal funds sold and securities purchased under agreements to resell	111,297	1.29%
4.	Loans and lease financing receivables, (net)	5,036,350	58.29%
5.	Premises and fixed assets	101,055	1.17%
6.	Other real estate owned	71.335	0.83%
7.	Investments in unconsolidated subsidiaries & associated companies	1,137	0.01%
8.	Other assets	172,942	2.00%
9.	Total Assets	$8,640,797	100.00%
	LIABILITIES		
10.	Deposits	$7,388,723	85.51%
11.	Federal funds purchased & securities sold under agreements to repurchase	337,451	3.91%
12.	Demand notes issued to the U.S. Treasury	0	0.00%
13.	Other liabilities for borrowed money	148,738	1.72%
14.	Subordinated notes & debentures	500	0.01%
15.	Other liabilities	80,299	0.93%
16.	Total Liabilities	7,955,711	92.07%
17.	Limited-life preferred stock	501	0.01%
	EQUITY CAPITAL		
18.	Perpetual preferred stock	81,200	0.94%
19.	Common stock	3,219	0.04%
20.	Surplus	510,527	5.91%
21.	Undivided profits and capital reserves	90,238	1.04%
22.	Capital certificates	0	0.00%
23.	LESS: Net unrealized loss on marketable equity securities	599	0.01%
24.	Total Equity Capital	684,585	7.92%
25.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$8,640,797	100.00%

CONSOLIDATED AGGREGATE REPORT OF INCOME
SAVINGS BANKS
December 31, 1992
(in thousands)

1.	Interest income:	
(a)	Interest & fee income on loans and leases	$505,884
(b)	Int. income on bal. due from depository inst.	7,542
(c)	Interest & dividend income on securities	133,996
(d)	Int. income from assets held in trading accounts	80
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	9,643
(f)	Total interest income	657,145
2.	Interest expense:	
(a)	Interest on deposits	296,965
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	10,273
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	9,875
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	1,040
(e)	Int. on notes & debs. subordinated to deposits	50
(f)	Total interest expense	318,203
3.	Net interest income	338,942
4.	Provision for loan & lease losses	66,236
5.	Non-interest income	72,441
6.	Gains/(losses):	
(a)	On sec. not held in trading accounts	20,738
(b)	On loans	0
7.	Non-interest expense:	
(a)	Salaries & employee benefits	105,114
(b)	Expense of premises & fixed assets (net)	44,249
(c)	Other non-interest expense	151,861
(d)	Total non-interest expense	301,224
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	64,661
(a)	Applicable income taxes	21,940
9.	Income/(loss) before extr. items and other adjs.	42,721
10.	Extr. items & other adjs. net of income taxes	(1,849)
11.	Net income/(loss)	$44,570

AGGREGATE REPORT OF CONDITION OF TRUST DEPARTMENTS
NUMBER OF SAVINGS BANKS REPORTING: 3
DECEMBER 31, 1992

(rounded to nearest dollar)

			% of Total Assets
	ASSETS		
1.	Demand balances with banks:		
(a)	Own bank	$0	0.00%
(b)	Other banks	0	0.00%
2.	Other balances with banks:		
(a)	Own bank	0	0.00%
(b)	Other banks	59	0.39%
3.	Government and municipal obligations	3,729	24.40%
4.	Other bonds and notes	1,016	6.65%
5.	Corporate stocks	4,453	29.13%
6.	Real estate	0	0.00%
7.	Other assets, including mutual funds and common trust funds	6,028	39.44%
8.	Total Assets	$15,285	100.00%
	LIABILITIES		
9.	Invested principal	$15,201	99.45%
10.	Uninvested principal	84	0.55%
11.	Invested income	0	0.00%
12.	Uninvested income	0	0.00%
13.	Notes payable	0	0.00%
14.	Other liabilities	0	0.00%
15.	Total Liabilities	$15,285	100.00%

ABSTRACTS OF THE ANNUAL REPORT OF COOPERATIVE BANKS SHOWING LOCATION, NAMES OF OFFICERS AND TRUSTEES

EXETER

FIRST SAVINGS OF NEW HAMPSHIRE
ONE CENTER STREET
EXETER, NEW HAMPSHIRE 03833
TEL. 772-9324

(Year of Incorporation - 1892)

BRANCHES
537 Central Avenue, Dover, NH 03820
Tel. 749-2150

8 Newmarket Street, Durham, NH 03824
Tel. 868-1022

53 Lincoln Street, Exeter, NH 03833
Tel. 778-7131

354 Central Street, Franklin, NH 03235
Tel. 934-3125

Route 111, Hampstead, NH 03841
Tel. 329-5449

Main & Wight Street, Raymond, NH 03077
Tel. 895-9032

Portsmouth Avenue & Winnicut Road, Stratham, NH 03885
Tel. 772-5530

205 Main Street, Tilton, NH 03276
Tel. 286-4344

OFFICERS

PRESIDENT
** Steven F. Shea

SENIOR VICE PRESIDENTS
Bruce K. Lundgren
James H. Miller

VICE PRESIDENTS
Brenda E. Dolan
Marjorie A. Starkey

ASSISTANT VICE PRESIDENTS
Brian M. Bagley
Wayne C. Davis
Michael Sack
Terry T. Spires
Frederick A. Towne

FIRST SAVINGS OF NEW HAMPSHIRE
(Continued)

BRANCH MANAGERS
Alison J. Brady
Arleen G. Clark
Richard H. Gordon
Victoria Petechik-Gray
Judith A. Pevine
Bruce S. Seymour
Christina Veziris

LOAN OFFICER
Philip T. Cava

ASSISTANT TREASURERS
Gloria E. Baillargeon
Carol Ann Cross
Gerald A. Goodwin
James K. Griswold
William D. Young

DIRECTORS
* John A. Bell
Dwight W. Brown
John A. Cobb
Joseph J. Giordani
* Garry T. Melia

Wesley S. Nickerson
* Steven F. Shea
Donald N. Story
* C. Stanley Wentzell

* Investment Committee Members
** Chief Executive Officer

HAMPTON

HAMPTON CO-OPERATIVE BANK

P.O. BOX 1020 - 40 HIGH STREET
HAMPTON, NEW HAMPSHIRE 03842-1020
TEL. 926-3339

(Year of Incorporation - 1915)

OFFICERS

CHAIRMAN OF THE BOARD
Ralph L. Hodgkins, Jr.

PRESIDENT
** Paul A. Perregaux

VICE PRESIDENTS
A. Reid Bunker
Sheila T. Francoeur
Christina M. Levasseur

ASSISTANT VICE PRESIDENT
John W. Dixon

DIRECTORS

* H. Alfred Casassa
* Ralph L. Hodgkins, Jr.
* Paul A. Perregaux
* Gerry Weidema

* Investment Committee Members
** Chief Executive Officer

MILFORD CO-OPERATIVE BANK

P.O. BOX 79 - SOUTH STREET
MILFORD, NEW HAMPSHIRE 03055
TEL. 673-2303

(Year of Incorporation - 1890)

BRANCHES

Route 101A, Amherst, NH 03031
Tel. 673-0018

Route 13, Brookline, NH 03033
Tel. 673-9035

905 Elm Street, Milford, NH 03055
Tel. 673-5915

Main Street, Mont Vernon, NH 03057
Tel. 673-0833

Central Square, New Boston, NH 03070
Tel. 487-3233

OFFICERS

CHAIRMAN OF THE BOARD
J. Justin Pestana, Jr.

SENIOR VICE PRESIDENT
Frank J. Romanelli

ASSISTANT VICE PRESIDENTS
Steven J. Gendron
Daniel L. Yohe

INVESTMENT & STOCK RELATIONS OFFICER
Allen G. White

PRESIDENT/TREASURER
** Richard D. D'Amato

VICE PRESIDENTS
Donald R. Blanchette
Claire J. Castanino
Charlene A. Dooley

SECRETARY
Chester M. Hall

BRANCH MANAGERS

Paul Ahlgren
Suzanne Beaubien
Leslie Gabrielski

DIRECTORS

* Richard D. D'Amato
Thomas Enright
Chester M. Hall
* William B. Haughey
William E. Kokko
Frederick R. Lofgren
J. Justin Pestana, Jr.
David Proctor
* Ronald Violette

* Investment Committee Members
** Chief Executive Officer

PLAISTOW

PLAISTOW CO-OPERATIVE BANK

P.O. BOX 158 - ROUTE 125
PLAISTOW, NEW HAMPSHIRE 03865
TEL. 382-8525

(Year of Incorporation - 1916)

OFFICERS

CHAIRMAN OF THE BOARD
John E. Hansbury

PRESIDENT/SECRETARY
** Paul C. Rizzi, Jr.

SENIOR VICE PRESIDENT
Dana C. Favor

VICE PRESIDENTS
Muriel M. J. Cote
Michael M. Macek

ASSISTANT VICE PRESIDENTS
Gloria J. Dodge
Bernadine A. Fitzgerald
Earle Masiello

TREASURER/CONTROLLER
Kevin R. Day

ASSISTANT CONTROLLER
Sheila L. Boucher

LOAN OFFICER
Donna Elotmani

DIRECTORS

* Paul J. Auger
Neil C. Emerson
Dana C. Favor
John E. Hansbury
* Leo M. Prenaveau
* Paul C. Rizzi, Jr.

* Investment Committee Members
** Chief Executive Officer

SALEM

SALEM CO-OPERATIVE BANK

3 SOUTH BROADWAY
SALEM, NEW HAMPSHIRE 03079
TEL. 898-2153

(Year of incorporation - 1922)

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT
** Kelly P. Dahood

TREASURER
Ann R. Lally

VICE PRESIDENT
Nadema A. Gemmell

ASSISTANT TREASURERS
Lorraine L. Martin
Alice Shadallah
Barbara A. Sweeney

DIRECTORS

* David A. Beshara
* Kelly P. Dahood
Nadema A. Gemmell
Lloyd G. MacLean
Chester Milnes
Royal A. Roulston
* Robert W. Thorndike

* Investment Committee Members
** Chief Executive Officer

CONSOLIDATED REPORT OF CONDITION
AND
CONSOLIDATED ANALYSIS
OF EARNINGS, PROFITS,
DIVIDENDS AND CHANGES
IN TOTAL CAPITAL ACCOUNTS
AND
GENERAL INFORMATION

CONSOLIDATED REPORT OF CONDITION

(in thousands of dollars)

		EXETER	HAMPTON	MILFORD	
		FIRST SAVINGS OF NEW HAMPSHIRE	HAMPTON CO-OPERATIVE BANK	MILFORD CO-OPERATIVE BANK	
	ASSETS				
1.	Cash and due from banks	$11,895	$2,748	$9,387	1.
2.	U.S. Government obligations	9,489	3,247	18,239	2.
3.	U.S. Goverment agencies	36,416	-	50,900	3.
4.	State, county and municipal obligations	-	-	-	4.
5.	Other bonds, notes and debentures	3,938	-	2,285	5.
6.	Federal Home Loan Bank stock	1,451	545	732	6.
7.	Other stocks	50	-	-	7.
8.	Total securities	51,344	3,792	72,156	8.
9.	LESS: premium and valuation reserves	-	-	-	9.
10.	Overnight deps. & secur. purchased under agt. to resell	133	17,656	6,555	10.
11.	Real estate loans	139,738	57,538	46,589	11.
12.	Other loans and leases	29,571	15,063	9,982	12.
13.	Total loans	169,309	72,601	56,571	13.
14.	LESS: reserve for loan and lease losses	1,416	1,400	435	14.
15.	Bank premises (net)	3,026	622	1,724	15.
16.	Leasehold improvements (net)	105	-	-	16.
17.	Furniture, fixtures and equipment (net)	462	285	428	17.
18.	Investment in unconsolidated subs. & other affiliates	-	50	-	18.
19.	Other real estate owned	5,279	800	367	19.
20.	Other assets	6,838	409	1,772	20.
21.	Total Assets	$246,975	$97,563	$148,525	21.
	LIABILITIES				
22.	Time/savings shares and deposits	$221,022	$89,375	$132,409	22.
23.	Advances from FHLB	-	-	3,000	23.
24.	Other funds borrowed	-	-	-	24.
25.	Other liabilities	2,975	99	380	25.
26.	Subordinated notes and debentures	-	-	-	26.
27.	Total Liabilities	223,997	89,474	135,789	27.
	CAPITAL				
28.	Common stock (par value)	100	200	656	28.
29.	Guaranty fund	6,600	2,900	1,963	29.
30.	Surplus	16,278	1,592	10,117	30.
31.	Net undivided profits	-	844	-	31.
32.	Other capital reserves	-	2,553	-	32.
33.	Total Capital	22,978	8,089	12,736	33.
34.	Total Liabilities and Capital	$246,975	$97,563	$148,525	34.

		EXETER	HAMPTON	MILFORD	
CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)		FIRST SAVINGS OF NEW HAMPSHIRE	HAMPTON CO-OPERATIVE BANK	MILFORD CO-OPERATIVE BANK	
	GENERAL INFORMATION				
35.	Surety coverage	$5,000,000	$2,000,000	$2,500,000	35.
	Period January 1, 1992 through December 31, 1992				
	Rates of Interest Paid to Depositors:				
36.	Regular savings	3.25-4.50	3.25-5.50	2.50-4.25	36.
37.	NOW (fixed rate)	2.50-4.00	3.00-5.46	2.00-4.00	37.
38.	Super NOW	3.00-4.15	-	3.25-5.00	38.
39.	Money market savings	2.50-4.35	3.50-6.65	3.00-5.85	39.
40.	Escrow funds	2.50-5.00	-	2.50-5.00	40.
41.	90-day notice	3.17-4.42	3.25-6.00	2.50-4.25	41.
42.	Money market certificates	3.18-4.54	3.50-7.70	3.65-6.60	42.
43.	Negotiated rate certificates	3.45-5.11	3.25-8.50	3.35-7.05	43.

CONSOLIDATED REPORT OF CONDITION

(rounded to nearest dollar)

	PLAISTOW	SALEM	
	PLAISTOW CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	
ASSETS			
1. Cash and due from banks	$1,971	$1,378	1.
2. U.S. Government obligations	15,335	13,178	2.
3. U.S. Goverment agencies	-	16,804	3.
4. State, county and municipal obligations	-	-	4.
5. Other bonds, notes and debentures	450	8,907	5.
6. Federal Home Loan Bank stock	1,121	651	6.
7. Other stocks	-	12,173	7.
8. Total securities	16,906	51,713	8.
9. LESS: premium and valuation reserves	-	-	9.
10. Overnight deps. & secur. purchased under agt. to resell	3,652	21,317	10.
11. Real estate loans	71,418	69,622	11.
12. Other loans and leases	4,677	2,286	12.
13. Total loans	76,095	71,908	13.
14. LESS: reserve for loan and lease losses	1,422	523	14.
15. Bank premises (net)	1,134	794	15.
16. Leasehold improvements (net)	-	-	16.
17. Furniture, fixtures and equipment (net)	215	270	17.
18. Investment in unconsolidated subs. & other affiliates	-	-	18.
19. Other real estate owned	1,888	621	19.
20. Other assets	1,235	1,329	20.
21. Total Assets	$101,674	$148,807	21.
LIABILITIES			
22. Time/savings shares and deposits	$98,428	$129,673	22.
23. Advances from FHLB	-	-	23.
24. Other funds borrowed	-	-	24.
25. Other liabilities	414	551	25.
26. Subordinated notes and debentures	-	-	26.
27. Total Liabilities	98,842	130,224	27.
CAPITAL			
28. Common stock (par value)	-	-	28.
29. Guaranty fund	3,636	4,385	29.
30. Surplus	-	12,379	30.
31. Net undivided profits	(723)	1,819	31.
32. Other capital reserves	(81)	-	32.
33. Total Capital	2,832	18,583	33.
34. Total Liabilities and Capital	$101,674	$148,807	34.

CONSOLIDATED REPORT OF CONDITION (rounded to nearest dollar)	PLAISTOW PLAISTOW CO-OPERATIVE BANK	SALEM SALEM CO-OPERATIVE BANK	
GENERAL INFORMATION			
35. Surety coverage Period January 1, 1992 through December 31, 1992	$1,500,000	$1,350,000	35.
Rates of Interest Paid to Depositors:			
36. Regular savings	3.50	2.00-3.25	36.
37. NOW (fixed rate)	2.75	2.50	37.
38. Super NOW	-	-	38.
39. Money market savings	3.00	3.50	39.
40. Escrow funds	2.50	2.50	40.
41. 90-day notice	-	-	41.
42. Money market certificates	-	3.75-4.50	42.
43. Negotiated rate certificates	3.00-5.00	4.00-8.10	43.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)		EXETER	HAMPTON	MILFORD	
		FIRST SAVINGS OF NEW HAMPSHIRE	HAMPTON CO-OPERATIVE BANK	MILFORD CO-OPERATIVE BANK	
1.	Interest income:				
(a)	Interest and fee income on leases	$13,327	$7,111	$5,787	(a)
(b)	Int. income on bal. due from depository inst.	137	-	174	(b)
(c)	Interest & dividend income on securities	2,417	241	3,890	(c)
(d)	Int. income on fed. funds sold & securities purchased under agreements to resell	118	447	422	(d)
(e)	Total interest income	15,999	7,799	10,273	(e)
2.	Interest expense:				
(a)	Interest on deposits	8,062	4,179	5,562	(a)
(b)	Int. on fed. funds purchased and securities sold under agreement to repurchase	-	-	-	(b)
(c)	Interest on other borrowed money	-	-	-	(c)
(d)	Interest on FHLB advances	375	41	353	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	8,437	4,220	5,915	(f)
3.	Net interest income	7,562	3,579	4,358	3.
4.	Provision for loan and lease losses	160	950	720	4.
5.	Non-interest income	955	412	501	5.
6.	Gains/(losses):				
(a)	On securities	1	-	335	(a)
(b)	On loans	69	673	88	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	2,400	867	1,318	(a)
(b)	Expense of premises & fixed assets (net)	648	109	230	(b)
(c)	Other non-interest expense	3,722	1,378	1,576	(c)
(d)	Total non-interest expense	6,770	2,354	3,124	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	1,657	1,360	1,438	8.
(a)	Applicable income taxes	605	516	599	(a)
9.	Income/(loss) before extr. items & other adjs.	1,052	844	839	9.
10.	Extr. items & other adjs. net of income taxes	(753)	-	-	10.
11.	Net income/(loss)	$1,805	$844	$839	11.

	CONSOLIDATED REPORT OF INCOME	PLAISTOW	SALEM	
	(in thousands of dollars)	PLAISTOW CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	
1.	Interest income:			
(a)	Interest and fee income on leases	$7,912	$7,265	(a)
(b)	Int. income on bal. due from depository inst.	2	42	(b)
(c)	Interest & dividend income on securities	536	3,200	(c)
(d)	Int. income on fed. funds sold & securities purchased under agreements to resell	335	874	(d)
(e)	Total interest income	8,785	11,381	(e)
2.	Interest expense:			
(a)	Interest on deposits	5,354	6,454	(a)
(b)	Int. on fed. funds purchased and securities sold under agreement to repurchase	-	-	(b)
(c)	Interest on other borrowed money	-	-	(c)
(d)	Interest on FHLB advances	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	(e)
(f)	Total interest expense	5,354	6,454	(f)
3.	Net interest income	3,431	4,927	3.
4.	Provision for loan and lease losses	150	398	4.
5.	Non-interest income	427	106	5.
6.	Gains/(losses):			
(a)	On securities	-	176	(a)
(b)	On loans	-	22	(b)
7.	Non-interest expense:			
(a)	Salaries & employee benefits	1,077	582	(a)
(b)	Expense of premises & fixed assets (net)	241	196	(b)
(c)	Other non-interest expense	2,566	763	(c)
(d)	Total non-interest expense	3,884	1,541	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	(176)	3,292	8.
(a)	Applicable income taxes	(94)	1,006	(a)
9.	Income/(loss) before extr. items & other adjs.	(82)	2,286	9.
10.	Extr. items & other adjs. net of income taxes	-	-	10.
11.	Net income/(loss)	($82)	$2,286	11.

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF CO-OPERATIVE BANKS
NUMBER OF CO-OPERATIVE BANKS REPORTING: 5
DECEMBER 31, 1992

(rounded to nearest dollar)

			% of Total Assets
	ASSETS		
1.	Cash and due from banks	$27,379	3.68%
2.	U.S. Government obligations	59,488	8.00%
3.	U.S. Goverment agencies	104,120	14.00%
4.	State, county and municipal obligations	0	0.00%
5.	Other bonds, notes and debentures	15,580	2.10%
6.	Federal Home Loan Bank stock	4,500	0.61%
7.	Other stocks	12,223	1.64%
8.	Total securities	195,911	26.35%
9.	LESS: premium and valuation reserves	0	0.00%
10.	Overnight deps. & secur. purchased under agt. to resell	49,313	6.63%
11.	Real estate loans	384,905	51.77%
12.	Other loans and leases	61,579	8.28%
13.	Total loans	446,484	60.05%
14.	LESS: reserve for loan and lease losses	5,196	0.70%
15.	Bank premises (net)	7,300	0.98%
16.	Leasehold improvements (net)	105	0.01%
17.	Furniture, fixtures and equipment (net)	1,660	0.22%
18.	Investment in unconsolidated subs. & other affiliates	50	0.01%
19.	Other real estate owned	8,955	1.20%
20.	Other assets	11,583	1.56%
21.	Total Assets	$743,544	100.00%
	LIABILITIES		
22.	Time/savings shares and deposits	$670,907	90.23%
23.	Advances from FHLB	3,000	0.40%
24.	Other funds borrowed	0	0.00%
25.	Other liabilities	4,419	0.59%
26.	Subordinated notes and debentures	0	0.00%
27.	Total Liabilities	678,326	91.23%
	CAPITAL		
28.	Common stock (par value)	956	0.13%
29.	Guaranty fund	19,484	2.62%
30.	Surplus	40,366	5.43%
31.	Net undivided profits	1,940	0.26%
32.	Other capital reserves	2,472	0.33%
33.	Total Capital	65,218	8.77%
34.	Total Liabilities and Capital	$743,544	100.00%

CONSOLIDATED AGGREGATE REPORT OF INCOME
CO-OPERATIVE BANKS
December 31, 1992
(rounded to nearest dollar)

1.	Interest income:	
(a)	Interest and fee income on leases	$41,402
(b)	Int. income on bal. due from depository inst.	355
(c)	Interest & dividend income on securities	10,284
(d)	Int. income on fed. funds sold & securities purchased under agreements to resell	2,196
(e)	Total interest income	54,237
2.	Interest expense:	
(a)	Interest on deposits	29,611
(b)	Int. on fed. funds purchased and securities sold under agreement to repurchase	0
(c)	Interest on other borrowed money	0
(d)	Interest on FHLB advances	769
(e)	Int. on notes & debs. subordinated to deposits	0
(f)	Total interest expense	30,380
3.	Net interest income	23,857
4.	Provision for loan and lease losses	2,378
5.	Non-interest income	2,401
6.	Gains/(losses):	
(a)	On securities	512
(b)	On loans	852
7.	Non-interest expense:	
(a)	Salaries & employee benefits	6,244
(b)	Expense of premises & fixed assets (net)	1,424
(c)	Other non-interest expense	10,005
(d)	Total non-interest expense	17,673
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	7,571
(a)	Applicable income taxes	2,632
9.	Income/(loss) before extr. items & other adjs.	4,939
10.	Extr. items & other adjs. net of income taxes	(753)
11.	Net income/(loss)	$5,692

ABSTRACTS OF THE ANNUAL REPORT
OF
CREDIT UNIONS
SHOWING LOCATION,
NAMES OF OFFICERS
AND
DIRECTORS

BERLIN

L'ANGE GARDIEN CREDIT UNION

200 COOS STREET
BERLIN, NEW HAMPSHIRE 03570
TEL. 752-2750

(Year of Incorporation - 1929)

OFFICERS

PRESIDENT
Laurier L. Rousseau

VICE PRESIDENT
Armand T. Arguin

CLERK
Clovis E. Morin

TREASURER/LOAN OFFICER
** Gerald L. Dumoulin

DIRECTORS

Armand T. Arguin
Raymond T. Aube
Richard A. Bouchard
Wilfred O. Charest
Gerald L. Dumoulin
Roland J. Dupuis
Clovis E. Morin
Leo Z. Paradis
Paul E. Pinette
Xavier F. Pinette
Laurier L. Rousseau

BERLIN

UNITED BROTHERHOOD CREDIT UNION

820 MAIN STREET
BERLIN, NEW HAMPSHIRE 03570
TEL. 752-5650

(Year of Incorporation - 1956)

OFFICERS

PRESIDENT
Joseph Theriault

VICE PRESIDENT
Anthony Cellupica

TREASURER
** Diane G. Alinovi

CLERK
Richard P. Fournier

DIRECTORS

Diane G. Alinovi
Anthony Cellupica
Richard P. Fournier
Roger G. Marois
Donald E. Sloane
Joseph G. Theriault
Raymond E. Vaillancourt

** Manager

BRISTOL

FREUDENBERG-NOK EMPLOYEES CREDIT UNION
ROUTE 104
BRISTOL, NEW HAMPSHIRE 03222
TEL. 744-1617

(Year of Incorporation - 1956)

OFFICERS

PRESIDENT
Barbara A. Ford

VICE PRESIDENT
Francis Maineri

SECRETARY
Electa M. Towne

TREASURER
** Jane M. Sharp

DIRECTORS

Donald B. Bagley
Everett C. Bucklin
Patricia A. Surette
Delmore Woodward

CONCORD

CONCORD POSTAL CREDIT UNION
55 PLEASANT STREET
CONCORD, NEW HAMPSHIRE 03301

(Year of Incorporation - 1954)

OFFICERS

PRESIDENT
Vincent C. Bonjorno

VICE PRESIDENT
Beatrice E. Thackeray

TREASURER
** Jacqueline V. Bonjorno

SECRETARY
Gene Marchese

ASSISTANT TREASURER
Shirley J. Lincicum

DIRECTORS

Jacquline V. Bonjorno
Vincent C. Bonjorno
Gene Marchese
Beatrice E. Thackeray
Kendra West-Senor

** Manager

DOVER

K.P. CREDIT UNION
121 BROADWAY
DOVER, NEW HAMPSHIRE 03820
TEL. 743-5597

(Year of Incorporation - 1971)

OFFICERS

PRESIDENT William J. Blank	**VICE PRESIDENT** D. Lance Tillinghast
SECRETARY David M. LeGault	**TREASURER** ** Rosamond S. Dunphy

DIRECTORS

Gilles L. Fecteau
Holly M. Larsen
Peter D. Spainhower
Sadie E. Varney

EXETER

P E A CREDIT UNION
JEREMIAH SMITH HALL
EXETER, NEW HAMPSHIRE 03833
TEL. 772-4311, EXT. 235

(Year of Incorporation - 1969)

OFFICERS

PRESIDENT Lynda K. Beck	**VICE PRESIDENTS** Werner Brandes Debra J. Bacon
TREASURER ** James A. Del Buono	**SECRETARY** June S. Sawyer

DIRECTORS

Debra J. Bacon
Lynda K. Beck
Werner Brandes
James A. Del Buono
June S. Sawyer

** Manager

KEENE

M P B EMPLOYEES' CREDIT UNION
P.O. Box 547 - PRECISION PARK
KEENE, NEW HAMPSHIRE 03431
TEL. 355-4527

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
David A. Bisson

VICE PRESIDENT
Susan E. Metsack

SECRETARY
Paul J. Carabello

TREASURER
** Gladys M. Quinn

SECURITY OFFICER
Frank A. Lincoln

DIRECTORS

David A. Bisson
Paul J. Carabello
Frank A. Lincoln
Susan E. Metsack
Laurie C. Parker
Ralph E. Robbins
Peter W. Zavorotry

LACONIA

BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION
P.O. BUILDING - 33 CHURCH STREET
LACONIA, NEW HAMPSHIRE 03246
TEL. 524-6271

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
Frank Shaw

VICE PRESIDENT
Norman Belyea

SECRETARY
Suzanne Greeley

TREASURER
** Howard E. Banfill

DIRECTORS

Howard E. Banfill
Norman Belyea
Clarence E. Dennison
Suzanne Greeley
Frank Shaw

** Manager

LEBANON

SBB EMPLOYEES' CREDIT UNION
HIGHWAY 4
LEBANON, NEW HAMPSHIRE 03766
TEL. 448-3000, EXT. 272

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
Gail E. Darling

VICE PRESIDENT
John P. Carr

SECRETARY
Leon J. Tremblay

TREASURER
** Karen S. Gibson

LOAN OFFICER
Beverly J. Ibey

DIRECTORS

Edgar I. Broadhead
John P. Carr
Gail E. Darling
Karen S. Gibson
Beverly J. Ibey
Leon J. Tremblay

LEBANON

UPPER VALLEY COMMUNITY CREDIT UNION
P.O. BOX 514 - 23 OLD ETNA ROAD
LEBANON, NEW HAMPSHIRE 03766
TEL. 448-4424

(Year of Incorporation - 1951)

OFFICERS

PRESIDENT
Kenneth C. Forseth

VICE PRESIDENT
William E. Tansey

SECRETARY
Helen A. Rocke

TREASURER
** Rosemary M. Spydell

DIRECTORS

Norman F. Chapman
Karen Kayen
William K. Koppenheffer

** Manager

MANCHESTER

CATHEDRAL CREDIT UNION

554 UNION STREET
MANCHESTER, NEW HAMPSHIRE 03104
TEL. 668-2722

(Year of Incorporation - 1954)

OFFICERS

PRESIDENT
Elizabeth A. Merritt

VICE PRESIDENT
Richard M. Bonyman

TREASURER
William S. Moore

** (John P. Gunther)

SECRETARY
Robert J. Wallace

DIRECTORS

Richard M. Bonyman
Elizabeth A. Merritt
John E. Molan
William S. Moore
Robert L. Stanton
Robert J. Wallace
Vincent A. Wenners

MANCHESTER

GRANITE STATE CREDIT UNION

464 CHESTNUT STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 668-2221

(Year of Incorporation - 1945)

OFFICERS

CHAIRMAN OF THE BOARD/SECRETARY
Pierre O. Caron

PRESIDENT
William W. Smith

TREASURER
** Denise L. Blanchette

VICE PRESIDENT
Paul E. Ramsey

DIRECTORS

Denise L. Blanchette
Pierre O. Caron
George W. Krasner
Timothy M. Naro
Robert H. Northridge
Paul E. Ramsey
William W. Smith

** Manager

MANCHESTER

MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION
44 BRIDGE STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 622-8781

(Year of Incorporation - 1949)

OFFICERS

PRESIDENT
Paul E. Brodeur

VICE PRESIDENT
G. Darcy Hart

SECRETARY
Virginia Doherty

**(Robert J. Nadeau)

TREASURER
John R. Lydon

DIRECTORS

Paul E. Brodeur
Michael Clayton
Virginia Doherty
G. Darcy Hart
Joseph P. Kane, Jr.
Arthur D. Kehas
David Laferriere
John R. Lydon
Theodore MacLeod
Gilbert J. Moniz
Diane S. Prew

MANCHESTER

N.H. FOOD INDUSTRY CREDIT UNION
110 STARK STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 669-1544

(Year of Incorporation - 1975)

OFFICERS

PRESIDENT
Martin J. Kashulines

VICE PRESIDENT
Herve Samson

TREASURER
John Dumais

** (Jacqueline C. Barlow)

DIRECTORS

Robert Cricenti
Richard Daley
John Dumais
Derek Gosselin
Frederick W. Jean
Martin J. Kashulines
Dianne L. Meier
Herve Samson

** Manager

MANCHESTER

POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE
P.O. BOX 4444 - 955 GOFFS FALLS ROAD
MANCHESTER, NEW HAMPSHIRE 03108-4444
TEL. 625-9032

(Year of Incorporation - 1940)

OFFICERS

PRESIDENT
Rastus J. Moreland

VICE PRESIDENT
Dorothy A. Bothwell

TREASURER
John E. Hynes

** (Richard J. Kaul)

SECRETARY
Thomas E. Lamy

DIRECTORS

Dorothy A. Bothwell
John E. Hynes
Thomas E. Lamy
Rastus J. Moreland
Paul A. Paquette

MANCHESTER

TELEPHONE CREDIT UNION OF NH
425 DANIEL WEBSTER HIGHWAY
MANCHESTER, NEW HAMPSHIRE 03104
TEL. 669-8181

(Year of Incorporation - 1921)

OFFICERS

PRESIDENT
** Richard D. Mahoney

VICE PRESIDENT
Mary R. Burke

TREASURER/CLERK
Thomas J. McCarthy

DIRECTORS

Gerald J. Ahern
David C. Anderson
Doris W. Buecher
Mary R. Burke
Patricia A. D'Allesandro
Philip R. Hatfield
Richard D. Mahoney
Thomas J. McCarthy
Timothy P. Mullen
John M. O'Connor
Richard T. Sweeney

** Manager

MANCHESTER

UNION LEADER EMPLOYEES CREDIT UNION

100 WILLIAM LOEB DRIVE
MANCHESTER, NEW HAMPSHIRE 03109
TEL. 668-4321, EXT. 510

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
John R. Hilchey

VICE PRESIDENT
Joseph W. Loiselle

TREASURER
** John F. Smith

ASSISTANT TREASURER
Wendy L. Caswell

SECRETARY/CLERK
Margaret L. Griffiths

DIRECTORS

Wendy L. Caswell
Margaret L. Griffiths
John R. Hilchey
Joseph W. Loiselle
John F. Smith

NASHUA

GATEWAY CREDIT UNION

P.O. Box 907 - 14 SPRUCE STREET
NASHUA, NEW HAMPSHIRE 03061
TEL. 889-6964

(Year of Incorporation - 1961)

OFFICERS

PRESIDENT
Walter C. Abrams

VICE PRESIDENT
William P. Wolfe

TREASURER
** Rolande C. Suchocki

SECRETARY
Paul E. Pelletier

DIRECTORS

Roger L. Chantal
Cardin L. Corbit
Marc L. Filipowicz
Gregory C. Lepine
Lawrence F. MacIntyre
Leonard F. Pansa

** Manager

NASHUA

NASHUA MUNICIPAL EMPLOYEES CREDIT UNION

19 ELM STREET
NASHUA, NEW HAMPSHIRE 03060
TEL. 882-6906

(Year of Incorporation - 1957)

OFFICERS

PRESIDENT
Normand L. Paquette

VICE PRESIDENT
Irving J. Gallant

SECRETARY
Virginia M. Hallisey

**(James M. Flynn)

TREASURER
Leslie A. Lambert

DIRECTORS

Allen W. Britton
Irving J. Gallant
Donald J. Gross
Virginia M. Hallisey
Leslie A. Lambert
Philip J. McLaughlin
Normand L. Paquette
Lorraine Sander
William R. Shuman

NASHUA

ST. JOSEPH HOSPITAL EMPLOYEES' CREDIT UNION

172 KINSLEY STREET
NASHUA, NEW HAMPSHIRE 03061-2013
TEL. 595-3690

(Year of Incorporation - 1969)

OFFICERS

PRESIDENT
Del R. Gilbert

VICE PRESIDENT
Shirley G. Lussier

SECRETARY
Peter M. Sasso

**(Lucy T. Descoteau)

TREASURER
Michael R. Brodeur

DIRECTORS

Gary R. Bonenfant
Robert A. Demers
Richard J. Plamondon

** Manager

ORFORD

EQUITY EMPLOYEES CREDIT UNION
RR 1, BOX 3
ORFORD, NEW HAMPSHIRE 03777-9797
TEL. 353-4351

(Year of Incorporation - 1966)

OFFICERS

PRESIDENT
Wayne E. Goufrey

VICE PRESIDENT
Linda J. Sohigian

TREASURER
** Milton G. Bedell, Jr.

SECRETARY
** Virginia B. Ingerson

ASSISTANT TREASURER
Mary P. McRae

DIRECTORS

Milton G. Bedell, Jr.
Wayne E. Godfrey
Virginia B. Ingerson
Mary P. McRae
Linda J. Sohigian

PETERBOROUGH

AWANE CREDIT UNION
P.O. Box 838 - 76 MAIN STREET
PETERBOROUGH, NEW HAMPSHIRE 03458
TEL. 924-9654

(Year of Incorporation - 1975)

OFFICERS

PRESIDENT
Michael S. Soule

VICE PRESIDENT
Richard T. Healy

TREASURER/SECRETARY
** Ronald L. Roucoulet

DIRECTORS

Jack Goldstein
Richard T. Healy
Donald W. Kliska
Ronald L. Roucolet
Michael S. Soule

** Manager

ROCHESTER

HOLY ROSARY CREDIT UNION
P.O. BOX 2078 - 50 BROCK STREET
ROCHESTER, NEW HAMPSHIRE 03867
TEL. 332-6840

(Year of Incorporation - 1962)

OFFICERS

CHAIRMAN OF THE BOARD
Richard J. Sylvain

VICE CHAIRMAN OF THE BOARD
Andre J. Therrien

SECRETARY
Lucien A. Gagne

**(Raymond H. Coultas)

TREASURER
Robert J. Bouchard

DIRECTORS

Paul E. Auger
Gerald M. Bisaillion
Robert J. Bouchard
James R. Brock
Lucien A. Gagne
Normand J. Labrecque
Roger T. Levesque
Richard J. Sylvain
Andre J. Therrien

SANDOWN

WRG CREDIT UNION
260 MAIN STREET
SANDOWN, NEW HAMPSHIRE 03873
TEL. 382-5272

(Year of Incorporation - 1954)

OFFICERS

PRESIDENT
John A. Burnett, Jr.

VICE PRESIDENT
Alfred Ellyson

SECRETARY
Mary P. Coombs

TREASURER
** Lloyd A. Lessard

DIRECTORS

John A. Burnett, Jr.
Mary P. Coombs
Alfred Ellyson
Lloyd A. Lessard
June R. Lisofsky

** Manager

SOMERSWORTH

SOMERSWORTH GENERAL ELECTRIC EMPLOYEES' CREDIT UNION

130 MAIN STREET
SOMERSWORTH, NEW HAMPSHIRE 03878
TEL. 692-5620

(Year of Incorporation - 1955)

OFFICERS

PRESIDENT
Stephen J. Holland

VICE PRESIDENT
Ronald P. Chabot

TREASURER
Albert R. Varney Jr.

**(Gina Aspinwall)

SECRETARY
Claudette M. Plante

DIRECTORS

Norman L. Beaulieu
Ronald P. Chabot
Cyril W. Eddy
Stephen J. Holland
Gary L. Leughmyer
Sigrid L. Patriquin
Claudette M. Plante
Forrest L. Sceggell
Albert R. Varney, Jr.

** Manager

ABSTRACTS OF THE ANNUAL REPORT
OF
CREDIT UNIONS
SHOWING
STATEMENTS OF CONDITION
AND
EARNINGS AND UNDIVIDED PROFITS
AND
GENERAL INFORMATION

STATEMENT OF CONDITION	BERLIN	BERLIN	BRISTOL	
(rounded to nearest dollar)	L'ANGE GARDIEN CREDIT UNION	UNITED BROTHERHOOD CREDIT UNION	FREUDENBERG-NOK EMPLOYEES CREDIT UNION	
ASSETS				
1. Cash and cash equivalent	$619,200	$926,459	-	1.
2. U.S. Government obligations	-	3,038,381	-	2.
3. Federal agencies	-	11,478,410	-	3.
4. Corporate credit unions	9,543,500	1,000,212	98,921	4.
5. Other investments	1,357,481	13,768,299	666,715	5.
6. LESS: Allowance for investment losses	-	199,392	-	6.
7. Real estate loans	6,410,166	8,798,304	144,392	7.
8. Other loans	5,123,904	9,821,653	1,592,419	8.
9. LESS: Allowance for loan losses	533,088	890,000	34,394	9.
10. Land and buildings	427,960	295,181	-	10.
11. Other fixed assets	53,045	177,972	-	11.
12. Other real estate owned	-	33,288	-	12.
13. Other assets	94,514	7,055	-	13.
14. Total Assets	$23,096,682	$48,255,822	$2,468,053	14.
SHARES AND LIABILITIES				
15. Total shares and deposits	$21,106,279	$37,973,324	$2,183,409	15.
16. Total borrowings	-	-	-	16.
17. Interest and dividends payable	65,859	-	-	17.
18. Other liabilities	56,574	7,566	9,033	18.
19. Total Shares and Liabilities	21,228,712	37,980,890	2,192,442	19.
MEMBERS' EQUITY				
20. Regular reserves (RSA 394-B:49)	785,000	4,850,000	182,837	20.
21. Other reserves	-	3,382,952	-	21.
22. Undivided earnings	1,082,970	2,041,980	92,774	22.
23. Total Members' Equity	1,867,970	10,274,932	275,611	23.
24. Total Shares, Liabilities and Members' Equity	$23,096,682	$48,255,822	$2,468,053	24.
GENERAL INFORMATION				
25. Surety coverage	2,000,000	3,000,000	1,000,000	25.

STATEMENT OF CONDITION	CONCORD	DOVER	EXETER	
(rounded to nearest dollar)	CONCORD POSTAL CREDIT UNION	K.P. CREDIT UNION	PEA CREDIT UNION	
ASSETS				
1. Cash and cash equivalent	$51,554	$57,958	$26,485	1.
2. U.S. Government obligations	-	-	1,699,750	2.
3. Federal agencies	-	-	-	3.
4. Corporate credit unions	-	424,748	1,375,696	4.
5. Other investments	670,050	369,179	2,411,205	5.
6. LESS: Allowance for investment losses	-	-	171,771	6.
7. Real estate loans	-	4,769	624,988	7.
8. Other loans	828,742	1,236,017	722,006	8.
9. LESS: Allowance for loan losses	70,935	29,257	36,376	9.
10. Land and buildings	-	-	-	10.
11. Other fixed assets	-	1,188	38,660	11.
12. Other real estate owned	-	-	-	12.
13. Other assets	-	3,796	18,505	13.
14. Total Assets	$1,479,411	$2,068,398	$6,709,148	14.
SHARES AND LIABILITIES				
15. Total shares and deposits	$1,411,589	$1,936,592	$6,255,885	15.
16. Total borrowings	-	23,037	-	16.
17. Interest and dividends payable	-	-	-	17.
18. Other liabilities	-	228	5,647	18.
19. Total Shares and Liabilities	1,411,589	1,959,857	6,261,532	19.
MEMBERS' EQUITY				
20. Regular reserves (RSA 394-B:49)	19,000	32,546	166,351	20.
21. Other reserves	-	-	(171,771)	21.
22. Undivided earnings	48,822	75,995	453,036	22.
23. Total Members' Equity	67,822	108,541	447,616	23.
24. Total Shares, Liabilities and Members' Equity	$1,479,411	$2,068,398	$6,709,148	24.
GENERAL INFORMATION				
25. Surety coverage	1,000,000	1,000,000	1,000,000	25.

STATEMENT OF CONDITION (rounded to nearest dollar)	KEENE M P B EMPLOYEES' CREDIT UNION	LACONIA BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	LEBANON SBB EMPLOYEES' CREDIT UNION	
ASSETS				
1. Cash and cash equivalent	$333,037	$28,481	$119,690	1.
2. U.S. Government obligations	107,723	-	-	2.
3. Federal agencies	-	-	-	3.
4. Corporate credit unions	894,910	-	264,138	4.
5. Other investments	1,301,446	2,367	1,001,754	5.
6. LESS: Allowance for investment losses	-	-	-	6.
7. Real estate loans	1,567,697	-	610,528	7.
8. Other loans	4,188,055	325,251	1,054,028	8.
9. LESS: Allowance for loan losses	100,246	3,729	36,164	9.
10. Land and buildings	-	-	-	10.
11. Other fixed assets	26,969	-	4,326	11.
12. Other real estate owned	-	-	8,000	12.
13. Other assets	38,092	-	22,015	13.
14. Total Assets	$8,357,683	$352,370	$3,048,315	14.
SHARES AND LIABILITIES				
15. Total shares and deposits	$7,790,066	$286,511	$2,880,684	15.
16. Total borrowings	-	-	-	16.
17. Interest and dividends payable	-	3,478	8,153	17.
18. Other liabilities	61,904	-	14,898	18.
19. Total Shares and Liabilities	7,851,970	289,989	2,903,735	19.
MEMBERS' EQUITY				
20. Regular reserves (RSA 394-B:49)	350,762	26,748	56,948	20.
21. Other reserves	-	9,000	44,481	21.
22. Undivided earnings	154,951	26,633	43,151	22.
23. Total Members' Equity	505,713	62,381	144,580	23.
24. Total Shares, Liabilities and Members' Equity	$8,357,683	$352,370	$3,048,315	24.
GENERAL INFORMATION				
25. Surety coverage	2,000,000	400,000	1,000,000	25.

STATEMENT OF CONDITION (rounded to nearest dollar)	LEBANON UPPER VALLEY COMMUNITY CREDIT UNION	MANCHESTER CATHEDRAL CREDIT UNION	MANCHESTER GRANITE STATE CREDIT UNION	
ASSETS				
1. Cash and cash equivalent	$74,125	$392,218	$354,636	1.
2. U.S. Government obligations	-	-	2,533,910	2.
3. Federal agencies	-	-	29,551,702	3.
4. Corporate credit unions	210,959	5,291,504	-	4.
5. Other investments	510,963	7,462,222	20,943,412	5.
6. LESS: Allowance for investment losses	-	-	-	6.
7. Real estate loans	583,094	14,073,566	27,657,693	7.
8. Other loans	1,845,344	2,443,821	12,306,224	8.
9. LESS: Allowance for loan losses	45,663	990,082	824,107	9.
10. Land and buildings	129,599	-	2,558,412	10.
11. Other fixed assets	64,194	27,405	547,896	11.
12. Other real estate owned	-	-	472,712	12.
13. Other assets	3,709	82,740	1,203,094	13.
14. Total Assets	$3,376,324	$28,783,394	$97,305,584	14.
SHARES AND LIABILITIES				
15. Total shares and deposits	$3,231,448	$27,768,028	$88,071,078	15.
16. Total borrowings	-	-	-	16.
17. Interest and dividends payable	-	80,133	-	17.
18. Other liabilities	7,983	20,095	150,810	18.
19. Total Shares and Liabilities	3,239,431	27,868,256	88,221,888	19.
MEMBERS' EQUITY				
20. Regular reserves (RSA 394-B:49)	78,949	224,931	2,886,428	20.
21. Other reserves	10,000	(476)	-	21.
22. Undivided earnings	47,944	690,683	6,197,268	22.
23. Total Members' Equity	136,893	915,138	9,083,696	23.
24. Total Shares, Liabilities and Members' Equity	$3,376,324	$28,783,394	$97,305,584	24.
GENERAL INFORMATION				
25. Surety coverage	1,000,000	2,000,000	3,000,000	25.

	MANCHESTER	MANCHESTER	MANCHESTER	
STATEMENT OF CONDITION (rounded to nearest dollar)	MANCHESTER MUNICIPAL EMP. CREDIT UNION	N.H. FOOD INDUSTRY CREDIT UNION	POSTAL EMP. CREDIT UNION OF N.H.	
ASSETS				
1. Cash and cash equivalent	$1,585,330	$8,162	$50	1.
2. U.S. Government obligations	4,493,237	-	300,000	2.
3. Federal agencies	13,728,459	-	10,849	3.
4. Corporate credit unions	-	-	-	4.
5. Other investments	11,088,155	446,475	9,546,962	5.
6. LESS: Allowance for investment losses	-	-	-	6.
7. Real estate loans	23,682,637	132,704	958,083	7.
8. Other loans	11,115,609	594,253	7,063,088	8.
9. LESS: Allowance for loan losses	543,265	22,717	123,854	9.
10. Land and buildings	886,640	-	-	10.
11. Other fixed assets	363,607	7,962	30,972	11.
12. Other real estate owned	256,800	-	-	12.
13. Other assets	315,810	6,091	4,458	13.
14. Total Assets	$66,973,019	$1,172,930	$17,790,608	14.
SHARES AND LIABILITIES				
15. Total shares and deposits	$61,571,157	$1,116,970	$16,745,111	15.
16. Total borrowings	-	-	-	16.
17. Interest and dividends payable	-	-	-	17.
18. Other liabilities	671,950	3,595	8,563	18.
19. Total Shares and Liabilities	62,243,107	1,120,565	16,753,674	19.
MEMBERS' EQUITY				
20. Regular reserves (RSA 394-B:49)	1,608,432	29,575	588,293	20.
21. Other reserves	-	-	-	21.
22. Undivided earnings	3,121,480	22,790	448,641	22.
23. Total Members' Equity	4,729,912	52,365	1,036,934	23.
24. Total Shares, Liabilities and Members' Equity	$66,973,019	$1,172,930	$17,790,608	24.
GENERAL INFORMATION				
25. Surety coverage	4,000,000	1,000,000	1,000,000	25.

	STATEMENT OF CONDITION (rounded to nearest dollar)	MANCHESTER TELEPHONE CREDIT UNION OF NH OF NH	MANCHESTER UNION LEADER EMPLOYEES CREDIT UNION	NASHUA GATEWAY CREDIT UNION	
	ASSETS				
1.	Cash and cash equivalent	$1,284,980	$85,090	$847,424	1.
2.	U.S. Government obligations	-	-	-	2.
3.	Federal agencies	32,473,814	-	-	3.
4.	Corporate credit unions	38,311,766	-	3,299,907	4.
5.	Other investments	1,152,633	2,016,374	1,646,514	5.
6.	LESS: Allowance for investment losses	-	-	-	6.
7.	Real estate loans	42,015,729	-	5,122,086	7.
8.	Other loans	11,576,192	1,703,142	4,649,657	8.
9.	LESS: Allowance for loan losses	2,308,885	14,000	222,500	9.
10.	Land and buildings	4,183,364	-	232,151	10.
11.	Other fixed assets	483,312	7,361	20,241	11.
12.	Other real estate owned	418,151	-	-	12.
13.	Other assets	520,973	3,485	115,300	13.
14.	Total Assets	$130,112,029	$3,801,452	$15,710,780	14.
	SHARES AND LIABILITIES				
15.	Total shares and deposits	$119,159,461	$3,543,285	$15,009,956	15.
16.	Total borrowings	-	-	-	16.
17.	Interest and dividends payable	132,696	-	40,469	17.
18.	Other liabilities	93,260	1,172	39,040	18.
19.	Total Shares and Liabilities	119,385,417	3,544,457	15,089,465	19.
	MEMBERS' EQUITY				
20.	Regular reserves (RSA 394-B:49)	6,303,307	153,570	250,167	20.
21.	Other reserves	1,916,598	-	-	21.
22.	Undivided earnings	2,506,707	103,425	371,148	22.
23.	Total Members' Equity	10,726,612	256,995	621,315	23.
24.	Total Shares, Liabilities and Members' Equity	$130,112,029	$3,801,452	$15,710,780	24.
	GENERAL INFORMATION				
25.	Surety coverage	5,000,000	1,000,000	1,000,000	25.

STATEMENT OF CONDITION	NASHUA	NASHUA	ORFORD	
(rounded to nearest dollar)	NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	ST. JOSEPH HOSPITAL EMP. CREDIT UNION	EQUITY EMPLOYEES CREDIT UNION	
ASSETS				
1. Cash and cash equivalent	$888,619	$84,314	-	1.
2. U.S. Government obligations	1,669,419	-	-	2.
3. Federal agencies	-	-	-	3.
4. Corporate credit unions	8,158,907	105,492	-	4.
5. Other investments	2,804,981	604,327	28,285	5.
6. LESS: Allowance for investment losses	41,207	-	-	6.
7. Real estate loans	-	-	-	7.
8. Other loans	4,907,153	1,381,860	11,550	8.
9. LESS: Allowance for loan losses	150,000	14,444	-	9.
10. Land and buildings	140,236	-	-	10.
11. Other fixed assets	29,966	26,193	-	11.
12. Other real estate owned	-	-	-	12.
13. Other assets	40,542	3,359	-	13.
14. Total Assets	$18,448,616	$2,191,101	$39,835	14.
SHARES AND LIABILITIES				
15. Total shares and deposits	$17,538,621	$1,932,938	$24,797	15.
16. Total borrowings	-	-	-	16.
17. Interest and dividends payable	45,712	-	-	17.
18. Other liabilities	13,664	-	-	18.
19. Total Shares and Liabilities	17,597,997	1,932,938	24,797	19.
MEMBERS' EQUITY				
20. Regular reserves (RSA 394-B:49)	306,000	71,222	4,213	20.
21. Other reserves	340,840	-	-	21.
22. Undivided earnings	203,779	186,941	10,825	22.
23. Total Members' Equity	850,619	258,163	15,038	23.
24. Total Shares, Liabilities and Members' Equity	$18,448,616	$2,191,101	$39,835	24.
GENERAL INFORMATION				
25. Surety coverage	1,000,000	1,000,000	1,000,000	25.

	STATEMENT OF CONDITION	PETERBOROUGH	ROCHESTER	SANDOWN	
	(rounded to nearest dollar)	AWANE CREDIT UNION	HOLY ROSARY CREDIT UNION	WRG CREDIT UNION	
	ASSETS				
1.	Cash and cash equivalent	-	$1,147,232	$9,925	1.
2.	U.S. Government obligations	-	4,610,630	-	2.
3.	Federal agencies	-	-	-	3.
4.	Corporate credit unions	4,587,712	5,794,809	-	4.
5.	Other investments	188,624	419,769	25,255	5.
6.	LESS: Allowance for investment losses	-	-	-	6.
7.	Real estate loans	8,757,275	17,252,314	-	7.
8.	Other loans	1,560,559	8,449,247	30,519	8.
9.	LESS: Allowance for loan losses	804,443	147,360	-	9.
10.	Land and buildings	250,024	1,205,673	-	10.
11.	Other fixed assets	5,200	170,307	-	11.
12.	Other real estate owned	175,000	281,505	-	12.
13.	Other assets	51,051	190,857	-	13.
14.	Total Assets	$14,771,002	$39,374,983	$65,699	14.
	SHARES AND LIABILITIES				
15.	Total shares and deposits	$13,350,247	$37,081,337	$56,459	15.
16.	Total borrowings	-	-	-	16.
17.	Interest and dividends payable	-	-	-	17.
18.	Other liabilities	1,219	91,463	-	18.
19.	Total Shares and Liabilities	13,351,466	37,172,800	56,459	19.
	MEMBERS' EQUITY				
20.	Regular reserves (RSA 394-B:49)	12,580	1,222,220	4,616	20.
21.	Other reserves	-	-	-	21.
22.	Undivided earnings	1,406,956	979,963	4,624	22.
23.	Total Members' Equity	1,419,536	2,202,183	9,240	23.
24.	Total Shares, Liabilities and Members' Equity	$14,771,002	$39,374,983	$65,699	24.
	GENERAL INFORMATION				
25.	Surety coverage	1,000,000	3,000,000	1,000,000	25.

		SOMERSWORTH	
	STATEMENT OF CONDITION (rounded to nearest dollar)	SOMERSWORTH G.E. EMPLOYEES' CREDIT UNION	
	ASSETS		
1.	Cash and cash equivalent	$433,458	1.
2.	U.S. Government obligations	550,000	2.
3.	Federal agencies	550,804	3.
4.	Corporate credit unions	500,000	4.
5.	Other investments	1,437,445	5.
6.	LESS: Allowance for investment losses	-	6.
7.	Real estate loans	-	7.
8.	Other loans	1,879,498	8.
9.	LESS: Allowance for loan losses	63,346	9.
10.	Land and buildings	-	10.
11.	Other fixed assets	89,595	11.
12.	Other real estate owned	-	12.
13.	Other assets	84,804	13.
14.	Total Assets	$5,462,258	14.
	SHARES AND LIABILITIES		
15.	Total shares and deposits	$4,929,079	15.
16.	Total borrowings	-	16.
17.	Interest and dividends payable	-	17.
18.	Other liabilities	13,353	18.
19.	Total Shares and Liabilities	4,942,432	19.
	MEMBERS' EQUITY		
20.	Regular reserves (RSA 394-B:49)	302,969	20.
21.	Other reserves	-	21.
22.	Undivided earnings	216,857	22.
23.	Total Members' Equity	519,826	23.
24.	Total Shares, Liabilities and Members' Equity	$5,462,258	24.
	GENERAL INFORMATION		
25.	Surety coverage	2,000,000	25.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	BERLIN L'ANGE GARDIEN CREDIT UNION	BERLIN UNITED BROTHERHOOD CREDIT UNION	BRISTOL FREUDENBERG-NOK EMPLOYEES CREDIT UNION	
1.	Interest income:				
(a)	Interest and fees on loans	$1,303,380	$1,919,571	$195,025	(a)
(b)	LESS: interest refunded	-	-	8,728	(b)
(c)	Interest on balances due from dep. institutions	330,680	727,205	33,419	(c)
(d)	Interest and dividend income on securities	91	1,135,042	-	(d)
(e)	Interest on federal funds sold or similar overnight investments	-	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	1,286	-	(g)
(h)	Total interest income	1,634,151	3,783,104	219,716	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	855,249	1,634,482	100,489	(a)
(b)	Interest on other borrowed money	-	15	-	(b)
(c)	Total interest expense	855,249	1,634,497	100,489	(c)
3.	Net interest income	778,902	2,148,607	119,227	3.
4.	Provision for or net actual loan losses	33,705	26,060	31,153	4.
5.	Non-interest income	22,758	30,301	2,711	5.
6.	Gains/(losses)				
(a)	On securities	-	(36,825)	-	(a)
(b)	Other	-	-	-	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	234,732	233,558	43,518	(a)
(b)	Expense of premises (net)	40,535	38,381	-	(b)
(c)	Other	186,595	382,791	29,809	(c)
(d)	Total non-interest expense	461,862	654,730	73,327	(d)
8.	Net operating income	306,093	1,461,293	17,458	8.
9.	Non-operating credits/(charges)	51,393	(141,704)	-	9.
10.	Other additions/(deductions)	-	(3,164)	-	10.
11.	Net change for the period	$357,486	$1,316,425	$17,458	11.
12.	Surplus funds at beginning of the period	1,510,484	8,958,507	258,153	12.
13.	Surplus funds at end of the period	1,867,970	10,274,932	275,611	13.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	CONCORD	DOVER	EXETER	
		CONCORD POSTAL CREDIT UNION	K.P. CREDIT UNION	PEA CREDIT UNION	
1.	Interest income:				
(a)	Interest and fees on loans	$105,296	$164,002	$188,151	(a)
(b)	LESS: interest refunded	-	-	-	(b)
(c)	Interest on balances due from dep. institutions	23,526	27,930	49,360	(c)
(d)	Interest and dividend income on securities	-	-	189,283	(d)
(e)	Interest on federal funds sold or similar overnight investments	-	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	-	36,263	(g)
(h)	Total interest income	128,822	191,932	463,057	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	63,570	60,230	283,206	(a)
(b)	Interest on other borrowed money	-	-	-	(b)
(c)	Total interest expense	63,570	60,230	283,206	(c)
3.	Net interest income	65,252	131,702	179,851	3.
4.	Provision for or net actual loan losses	35,803	9,076	-	4.
5.	Non-interest income	137	1,540	72	5.
6.	Gains/(losses)				
(a)	On securities	-	-	(42,040)	(a)
(b)	Other	-	-	-	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	9,408	52,312	39,143	(a)
(b)	Expense of premises (net)	-	-	3,500	(b)
(c)	Other	19,356	47,188	30,897	(c)
(d)	Total non-interest expense	28,764	99,500	73,540	(d)
8.	Net operating income	822	24,666	64,343	8.
9.	Non-operating credits/(charges)	-	-	-	9.
10.	Other additions/(deductions)	-	(8,600)	(2,174)	10.
11.	Net change for the period	$822	$16,066	$62,169	11.
12.	Surplus funds at beginning of the period	67,000	92,475	385,447	12.
13.	Surplus funds at end of the period	67,822	108,541	447,616	13.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES

(rounded to nearest dollar)

		KEENE	LACONIA	LEBANON	
		M P B EMPLOYEES' CREDIT UNION	BELKNAP COUNTY FEDERAL EMPLOYEEES CREDIT UNION	SBB EMPLOYEES' CREDIT UNION	
1.	Interest income:				
(a)	Interest and fees on loans	$733,162	$33,158	$208,973	(a)
(b)	LESS: interest refunded	-	-	-	(b)
(c)	Interest on balances due from dep. institutions	116,580	1,982	52,460	(c)
(d)	Interest and dividend income on securities	1,223	-	-	(d)
(e)	Interest on federal funds sold or similar overnight investments	6,688	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	-	-	(g)
(h)	Total interest income	857,653	35,140	261,433	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	340,993	15,213	124,906	(a)
(b)	Interest on other borrowed money	-	-	-	(b)
(c)	Total interest expense	340,993	15,213	124,906	(c)
3.	Net interest income	516,660	19,927	136,527	3.
4.	Provision for or net actual loan losses	93,000	-	31,086	4.
5.	Non-interest income	76,929	9	11,369	5.
6.	Gains/(losses)				
(a)	On securities	-	-	-	(a)
(b)	Other	-	-	-	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	226,483	5,649	81,470	(a)
(b)	Expense of premises (net)	696	-	-	(b)
(c)	Other	182,829	11,044	46,606	(c)
(d)	Total non-interest expense	410,008	16,693	128,076	(d)
8.	Net operating income	90,581	3,243	(11,266)	8.
9.	Non-operating credits/(charges)	17,957	(4,682)	(3,688)	9.
10.	Other additions/(deductions)	-	-	-	10.
11.	Net change for the period	$108,538	($1,439)	($14,954)	11.
12.	Surplus funds at beginning of the period	397,175	63,820	159,534	12.
13.	Surplus funds at end of the period	505,713	62,381	144,580	13.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)		LEBANON UPPER VALLEY COMMUNITY CREDIT UNION	MANCHESTER CATHEDRAL CREDIT UNION	MANCHESTER GRANITE STATE CREDIT UNION	
1.	Interest income:				
(a)	Interest and fees on loans	$288,485	$1,712,249	$4,065,832	(a)
(b)	LESS: interest refunded	-	-	-	(b)
(c)	Interest on balances due from dep. institutions	28,330	634,684	259,639	(c)
(d)	Interest and dividend income on securities	-	5,002	3,464,733	(d)
(e)	Interest on federal funds sold or similar overnight investments	-	-	70,277	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	-	-	(g)
(h)	Total interest income	316,815	2,351,935	7,860,481	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	92,110	1,221,883	3,501,329	(a)
(b)	Interest on other borrowed money	19	-	48	(b)
(c)	Total interest expense	92,129	1,221,883	3,501,377	(c)
3.	Net interest income	224,686	1,130,052	4,359,104	3.
4.	Provision for or net actual loan losses	23,436	806,069	588,830	4.
5.	Non-interest income	29,974	1,885	439,170	5.
6.	Gains/(losses)				
(a)	On securities	-	(1,091)	90,542	(a)
(b)	Other	-	-	769	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	87,195	223,251	1,543,067	(a)
(b)	Expense of premises (net)	12,763	24,375	181,643	(b)
(c)	Other	89,296	305,577	1,059,724	(c)
(d)	Total non-interest expense	189,254	553,203	2,784,434	(d)
8.	Net operating income	41,970	(228,426)	1,516,321	8.
9.	Non-operating credits/(charges)	-	(227,604)	359	9.
10.	Other additions/(deductions)	(31,868)	10,713	-	10.
11.	Net change for the period	$10,102	($445,317)	$1,516,680	11.
12.	Surplus funds at beginning of the period	126,791	1,360,455	7,567,016	12.
13.	Surplus funds at end of the period	136,893	915,138	9,083,696	13.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	MANCHESTER	MANCHESTER	MANCHESTER	
		MANCHESTER MUNICIPAL EMP. CREDIT UNION	N.H. FOOD INDUSTRY CREDIT UNION	POSTAL EMP. CREDIT UNION OF N.H.	
1.	Interest income:				
(a)	Interest and fees on loans	$3,812,411	$96,435	$807,066	(a)
(b)	LESS: interest refunded	-	-	-	(b)
(c)	Interest on balances due from dep. institutions	221,427	11,012	279,203	(c)
(d)	Interest and dividend income on securities	923,085	3,194	81,579	(d)
(e)	Interest on federal funds sold or similar overnight investments	150,410	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	-	-	(g)
(h)	Total interest income	5,107,333	110,641	1,167,848	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	2,449,052	24,614	669,114	(a)
(b)	Interest on other borrowed money	-	-	-	(b)
(c)	Total interest expense	2,449,052	24,614	669,114	(c)
3.	Net interest income	2,658,281	86,027	498,734	3.
4.	Provision for or net actual loan losses	390,000	6,134	96,934	4.
5.	Non-interest income	206,915	17,679	63	5.
6.	Gains/(losses)				
(a)	On securities	298,477	-	-	(a)
(b)	Other	-	-	-	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	983,564	31,192	143,654	(a)
(b)	Expense of premises (net)	90,551	10,450	396	(b)
(c)	Other	843,018	34,521	131,306	(c)
(d)	Total non-interest expense	1,917,133	76,163	275,356	(d)
8.	Net operating income	856,540	21,409	126,507	8.
9.	Non-operating credits/(charges)	-	-	-	9.
10.	Other additions/(deductions)	-	(15,302)	(131,518)	10.
11.	Net change for the period	$856,540	$6,107	($5,011)	11.
12.	Surplus funds at beginning of the period	3,873,372	46,258	1,041,945	12.
13.	Surplus funds at end of the period	4,729,912	52,365	1,036,934	13.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	MANCHESTER TELEPHONE CREDIT UNION OF NH	MANCHESTER UNION LEADER EMPLOYEES CREDIT UNION	NASHUA GATEWAY CREDIT UNION	
1.	Interest income:				
(a)	Interest and fees on loans	$6,639,032	$184,347	$1,159,289	(a)
(b)	LESS: interest refunded	-	-	-	(b)
(c)	Interest on balances due from dep. institutions	988,501	93,900	156,492	(c)
(d)	Interest and dividend income on securities	2,322,696	-	255	(d)
(e)	Interest on federal funds sold or similar overnight investments	-	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	-	-	(g)
(h)	Total interest income	9,950,229	278,247	1,316,036	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	5,657,537	164,760	543,122	(a)
(b)	Interest on other borrowed money	-	-	-	(b)
(c)	Total interest expense	5,657,537	164,760	543,122	(c)
3.	Net interest income	4,292,692	113,487	772,914	3.
4.	Provision for or net actual loan losses	204,324	16,857	149,568	4.
5.	Non-interest income	35,566	1,206	47,065	5.
6.	Gains/(losses)				
(a)	On securities	-	-	-	(a)
(b)	Other	(8,222)	-	(15,256)	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	849,087	46,827	262,545	(a)
(b)	Expense of premises (net)	241,299	1,357	26,286	(b)
(c)	Other	1,110,769	31,754	225,004	(c)
(d)	Total non-interest expense	2,201,155	79,938	513,835	(d)
8.	Net operating income	1,914,557	17,898	141,320	8.
9.	Non-operating credits/(charges)	2,041	488	(31,926)	9.
10.	Other additions/(deductions)	2,962,397	(1,555)	-	10.
11.	Net change for the period	$4,878,995	$16,831	$109,394	11.
12.	Surplus funds at beginning of the period	5,847,617	240,164	511,921	12.
13.	Surplus funds at end of the period	10,726,612	256,995	621,315	13.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	NASHUA	NASHUA	ORFORD	
	(rounded to nearest dollar)	NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	ST. JOSEPH HOSPITAL EMPLOYEES' CREDIT UNION	EQUITY EMPLOYEES CREDIT UNION	
1.	Interest income:				
(a)	Interest and fees on loans	$616,334	$151,096	$1,110	(a)
(b)	LESS: interest refunded	-	-	-	(b)
(c)	Interest on balances due from dep. institutions	95,044	28,226	1,547	(c)
(d)	Interest and dividend income on securities	67,624	-	-	(d)
(e)	Interest on federal funds sold or similar overnight investments	291,722	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	-	-	(g)
(h)	Total interest income	1,070,724	179,322	2,657	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	613,775	75,926	1,779	(a)
(b)	Interest on other borrowed money	-	-	-	(b)
(c)	Total interest expense	613,775	75,926	1,779	(c)
3.	Net interest income	456,949	103,396	878	3.
4.	Provision for or net actual loan losses	182,108	-	-	4.
5.	Non-interest income	26,722	8,092	1	5.
6.	Gains/(losses)				
(a)	On securities	-	-	-	(a)
(b)	Other	-	-	-	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	183,194	33,124	-	(a)
(b)	Expense of premises (net)	19,505	28,390	-	(b)
(c)	Other	216,818	-	1,226	(c)
(d)	Total non-interest expense	419,517	61,514	1,226	(d)
8.	Net operating income	(117,954)	49,974	(347)	8.
9.	Non-operating credits/(charges)	-	-	(846)	9.
10.	Other additions/(deductions)	(17,422)	(1,321)	-	10.
11.	Net change for the period	($135,376)	$48,653	($1,193)	11.
12.	Surplus funds at beginning of the period	985,995	209,510	16,231	12.
13.	Surplus funds at end of the period	850,619	258,163	15,038	13.

		PETERBOROUGH	ROCHESTER	SANDOWN	
ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)		**AWANE CREDIT UNION**	**HOLY ROSARY CREDIT UNION**	**WRG CREDIT UNION**	
1.	Interest income:				
(a)	Interest and fees on loans	$1,087,976	$2,534,391	$4,480	(a)
(b)	LESS: interest refunded	28,002	-	-	(b)
(c)	Interest on balances due from dep. institutions	-	368,040	421	(c)
(d)	Interest and dividend income on securities	-	169,837	-	(d)
(e)	Interest on federal funds sold or similar overnight investments	-	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	150,003	609	-	(g)
(h)	Total interest income	1,209,977	3,072,877	4,901	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	-	1,511,641	3,244	(a)
(b)	Interest on other borrowed money	520,885	-	-	(b)
(c)	Total interest expense	520,885	1,511,641	3,244	(c)
3.	Net interest income	689,092	1,561,236	1,657	3.
4.	Provision for or net actual loan losses	-	74,000	-	4.
5.	Non-interest income	19,245	108,318	150	5.
6.	Gains/(losses)				
(a)	On securities	-	-	-	(a)
(b)	Other	-	-	-	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	186,086	515,867	-	(a)
(b)	Expense of premises (net)	21,473	80,496	-	(b)
(c)	Other	89,592	375,740	1,081	(c)
(d)	Total non-interest expense	297,151	972,103	1,081	(d)
8.	Net operating income	411,186	623,451	726	8.
9.	Non-operating credits/(charges)	770	(93,008)	-	9.
10.	Other additions/(deductions)	(200,000)	-	-	10.
11.	Net change for the period	$211,956	$530,443	$726	11.
12.	Surplus funds at beginning of the period	1,207,580	1,671,740	8,514	12.
13.	Surplus funds at end of the period	1,419,536	2,202,183	9,240	13.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES

(rounded to nearest dollar)

		SOMERSWORTH G.E. EMPLOYEES' CREDIT UNION	
1.	Interest income:		
(a)	Interest and fees on loans	$300,209	(a)
(b)	LESS: interest refunded	-	(b)
(c)	Interest on balances due from dep. institutions	94,524	(c)
(d)	Interest and dividend income on securities	70,583	(d)
(e)	Interest on federal funds sold or similar overnight investments	-	(e)
(f)	Interest on loans to credit unions	-	(f)
(g)	Other interest income	-	(g)
(h)	Total interest income	465,316	(h)
2.	Interest expense:		
(a)	Interest/dividends on deposits/shares	189,228	(a)
(b)	Interest on other borrowed money	-	(b)
(c)	Total interest expense	189,228	(c)
3.	Net interest income	276,088	3.
4.	Provision for or net actual loan losses	24,500	4.
5.	Non-interest income	20,176	5.
6.	Gains/(losses)		
(a)	On securities	-	(a)
(b)	Other	-	(b)
7.	Non-interest expense:		
(a)	Salaries, wages, fees and benefits	116,895	(a)
(b)	Expense of premises (net)	-	(b)
(c)	Other	84,801	(c)
(d)	Total non-interest expense	201,696	(d)
8.	Net operating income	70,068	8.
9.	Non-operating credits/(charges)	-	9.
10.	Other additions/(deductions)	(37,350)	10.
11.	Net change for the period	$32,718	11.
12.	Surplus funds at beginning of the period	487,108	12.
13.	Surplus funds at end of the period	519,826	13.

MANCHESTER

ST. MARY'S BANK

200 MCGREGOR STREET
MANCHESTER, NEW HAMPSHIRE 03102
TEL. 669-4600

(Year of Incorporation - 1909)

BRANCHES

545 D.W. Highway, Manchester, NH 03104
Tel. 669-4600
234 Elm Street, Manchester, NH 03101
Tel. 669-4600

OFFICERS

ACTING PRESIDENT
** Claude P. Pelletier

EXECUTIVE VICE PRESIDENT
Thomas J. Drociak

VICE PRESIDENTS
Rita Boucher
Bruce Croteau
Michael Gagnon
Daniel N. Hebert
Mark F. Hobson
Richard R. Kump
Bruce Leighton
Paul Nelson
Richard H. Rogers

COLLECTION MANAGER
Mark Knowles

ASSISTANT BRANCH MANAGER
Jeannine M. Gravel

COMMERCIAL LOAN OFFICER
Michael Kennedy

SENIOR VICE PRESIDENTS
Douglas J. Petersen
Peter R. Smollett

ASSISTANT VICE PRESIDENTS
Thomas Andrew
Patricia Cote
Barbara A. Tousignant

MORTGAGE OFFICERS
Alan Cheney
Marie Papp
Kimberly Riddell

LOAN WORKOUT OFFICER
John Mahan

LOAN SERVICING MANAGER
Catherine Houston

MORTGAGE SALES MANAGER
Barbara Cunningham

DIRECTORS

* Joseph J. Acorace
* Gerald E. Aubin
Robert A. Duval
Ovide A. Lamontagne
Eugene A. Lemieux
* Claude P. Pelletier
Gerald O. Rheault
Henry L. Roy

* Investment Committee Members
** Chief Executive Officer

STATEMENT OF CONDITION **(rounded to nearest dollar)**	**MANCHESTER** **ST. MARY'S BANK**	
ASSETS		
1. Cash and cash equivalent	$5,440,948	1.
2. U.S. Government obligations	5,293,617	2.
3. Federal agencies	18,769,723	3.
4. Corporate credit unions	-	4.
5. Other investments	26,180,758	5.
6. LESS: Allowance for investment losses	-	6.
7. Real estate loans	123,531,302	7.
8. Other loans	65,466,075	8.
9. LESS: Allowance for loan losses	8,522,930	9.
10. Land and buildings	2,065,981	10.
11. Other fixed assets	727,619	11.
12. Other real estate owned	2,516,244	12.
13. Other assets	1,582,713	13.
14. Total Assets	$243,052,050	14.
SHARES AND LIABILITIES		
15. Total shares and deposits	$237,330,445	15.
16. Total borrowings	-	16.
17. Interest and dividends payable	667,201	17.
18. Other liabilities	244,493	18.
19. Total Shares and Liabilities	238,242,139	19.
MEMBERS' EQUITY		
20. Regular reserves (RSA 394-B:49)	2,276,739	20.
21. Other reserves	-	21.
22. Undivided earnings	2,533,172	22.
23. Total Members' Equity	4,809,911	23.
24. Total Shares, Liabilities and Members' Equity	$243,052,050	24.
GENERAL INFORMATION		
25. Surety coverage	5,000,000	25.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	MANCHESTER ST. MARY'S BANK	
1.	Interest income:		
(a)	Interest and fees on loans	$19,095,133	(a)
(b)	LESS: interest refunded	-	(b)
(c)	Interest on balances due from dep. institutions	-	(c)
(d)	Interest and dividend income on securities	1,120,136	(d)
(e)	Interest on federal funds sold or similar overnight investments	753,401	(e)
(f)	Interest on loans to credit unions	-	(f)
(g)	Other interest income	404,138	(g)
(h)	Total interest income	21,372,808	(h)
2.	Interest expense:		
(a)	Interest/dividends on deposits/shares	10,085,235	(a)
(b)	Interest on other borrowed money	-	(b)
(c)	Total interest expense	10,085,235	(c)
3.	Net interest income	11,287,573	3.
4.	Provision for or net actual loan losses	3,972,680	4.
5.	Non-interest income	1,801,819	5.
6.	Gains/(losses)		
(a)	On securities	-	(a)
(b)	Other	5,969	(b)
7.	Non-interest expense:		
(a)	Salaries, wages, fees and benefits	4,177,924	(a)
(b)	Expense of premises (net)	805,310	(b)
(c)	Other	3,812,045	(c)
(d)	Total non-interest expense	8,795,279	(d)
8.	Net operating income	327,402	8.
9.	Non-operating credits/(charges)	(199,999)	9.
10.	Other additions/(deductions)	-	10.
11.	Net change for the period	$127,403	11.
12.	Surplus funds at beginning of the period	4,682,508	12.
13.	Surplus funds at end of the period	4,809,911	13.

AGGREGATE STATEMENT OF CONDITION OF CREDIT UNIONS
NUMBER OF CREDIT UNIONS REPORTING: 26
DECEMBER 31, 1992

(rounded to nearest dollar)

			% of Total Assets
	ASSETS		
1.	Cash and cash equivalent	$14,799,375	1.89%
2.	U.S. Government obligations	24,296,667	3.10%
3.	Federal agencies	106,563,761	13.59%
4.	Corporate credit unions	79,863,181	10.18%
5.	Other investments	108,051,650	13.78%
6.	LESS: Allowance for investment losses	412,370	0.05%
7.	Real estate loans	281,927,327	35.95%
8.	Other loans	161,875,866	20.64%
9.	LESS: Allowance for loan losses	16,531,785	2.11%
10.	Land and buildings	12,375,221	1.58%
11.	Other fixed assets	2,903,990	0.37%
12.	Other real estate owned	4,161,700	0.53%
13.	Other assets	4,392,963	0.56%
14.	Total Assets	$784,267,546	100.00%
	SHARES AND LIABILITIES		
15.	Total shares and deposits	$730,284,756	93.12%
16.	Total borrowings	23,037	0.00%
17.	Interest and dividends payable	1,043,701	0.13%
18.	Other liabilities	1,516,510	0.19%
19.	Total Shares and Liabilities	732,868,004	93.45%
	MEMBERS' EQUITY		
20.	Regular reserves (RSA 394-B:49)	22,794,403	2.91%
21.	Other reserves	5,531,624	0.71%
22.	Undivided earnings	23,073,515	2.94%
23.	Total Members' Equity	51,399,542	6.55%
24.	Total Shares, Liabilities and Members' Equity	$784,267,546	100.00%

AGGREGATE STATEMENT OF EARNINGS, EXPENSES, GAINS AND LOSSES
CREDIT UNIONS
December 31, 1992
(rounded to nearest dollar)

1.	Interest income:	
(a)	Interest and fees on loans	$47,406,593
(b)	LESS: interest refunded	36,730
(c)	Interest on balances due from dep. institutions	4,624,132
(d)	Interest and dividend income on securities	9,554,363
(e)	Interest on federal funds sold or similar overnight investments	1,272,498
(f)	Interest on loans to credit unions	0
(g)	Other interest income	592,299
(h)	Total interest income	63,413,155
2.	Interest expense:	
(a)	Interest/dividends on deposits/shares	30,282,687
(b)	Interest on other borrowed money	520,967
(c)	Total interest expense	30,803,654
3.	Net interest income	32,609,501
4.	Provision for or net actual loan losses	6,795,323
5.	Non-interest income	2,909,872
6.	Gains/(losses)	
(a)	On securities	309,063
(b)	Other	(16,740)
7.	Non-interest expense:	
(a)	Salaries, wages, fees and benefits	10,309,745
(b)	Expense of premises (net)	1,627,406
(c)	Other	9,349,387
(d)	Total non-interest expense	21,286,538
8.	Net operating income	7,729,835
9.	Non-operating credits/(charges)	(630,449)
10.	Other additions/(deductions)	2,522,836
11.	Net change for the period	$9,622,222
12.	Surplus funds at beginning of the period	41,777,320
13.	Surplus funds at end of the period	51,399,542

ABSTRACTS OF THE ANNUAL REPORT
OF
NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
SHOWING
STATEMENT OF CONDITION
AND
REPORT OF INCOME

MANCHESTER

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
1001 ELM STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 623-5500

(Year of Incorporation - 1951)

OFFICERS

PRESIDENT
Jeffrey M. Pollock

TREASURER
Harry A. Schibanoff

SECRETARY
W. John Funk

DIRECTORS

Harold W. Burns
Glenn K. Currie
Edward C. Dupont, Jr.
James E. Mann
Jeffrey M. Pollock
Stephen K. Rice
Earl A. Rinker, III
Harry A. Schibanoff
William E. Wetzel

MANCHESTER
NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
STATEMENT OF CONDITION
DECEMBER 31, 1992

ASSETS	
Cash and Cash Equivalents	$1,245,317
Loans	$443,988
Loan Loss Reserve	(18,784)
Net Loans	425,204
Accounts Receivable	299,864
Prepaid Expenses	39,282
Property, Plant and Equipment (Net)	41,367
Organizational Expense (Net)	39,376
TOTAL ASSETS	$2,090,410
LIABILITIES AND EQUITY	
LIABILITIES	
Accounts Payable	$5,163
Loan Commitment Fees Received	5,000
Accrued Liabilities	2,589
TOTAL LIABILITIES	$12,752
EQUITY	
Preferred Stock	$20,000
Common Stock	5,000
Paid-In Capital Surplus	2,075,000
Retained Earnings	(22,342)
TOTAL EQUITY	$2,077,658
TOTAL LIABILITIES AND EQUITY	$2,090,410

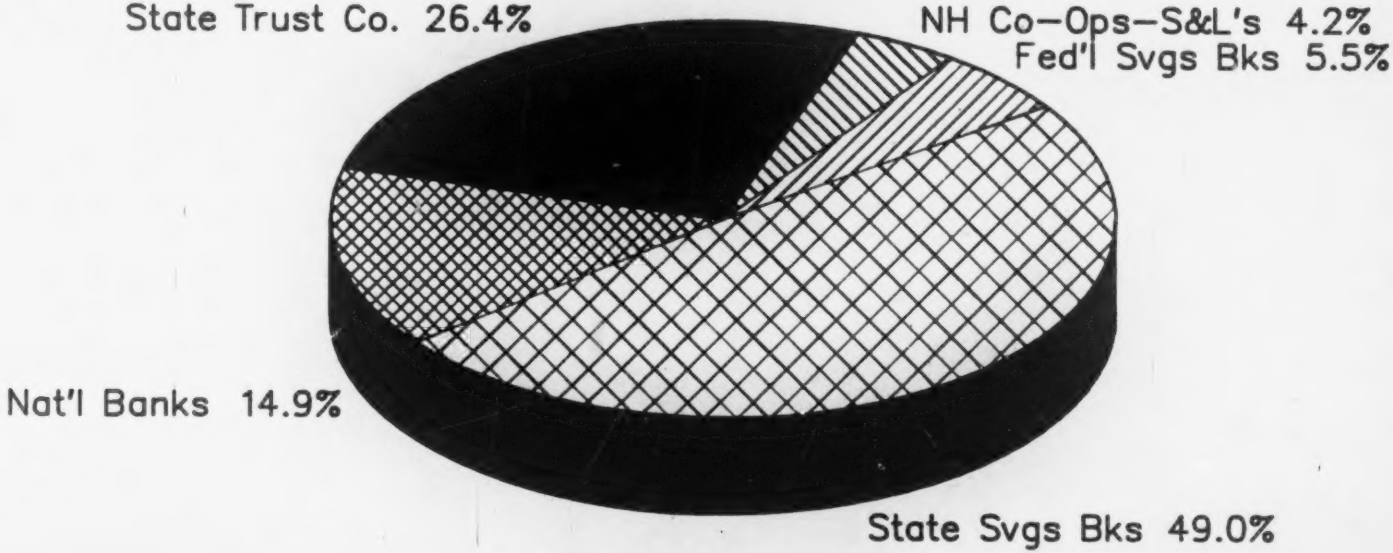
In November 1991 New Hampshire Business Development Corporation (NHBDC) was re-capitalized and reorganized into its present structure and, in effect, commenced new operations. NHBDC entered into an agreement with IncuVenture Corporation to invest $100,000 in the Common Stock and the State of New Hampshire, through the Department of Resources and Economic Development, to invest $2,000,000 in 3%, Voting, Preferred Stock. Under terms of the agreement with IncuVenture, IncuVenture will become managing agent of NHBDC.

MANCHESTER
NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
REPORT OF INCOME
DECEMBER 31, 1992

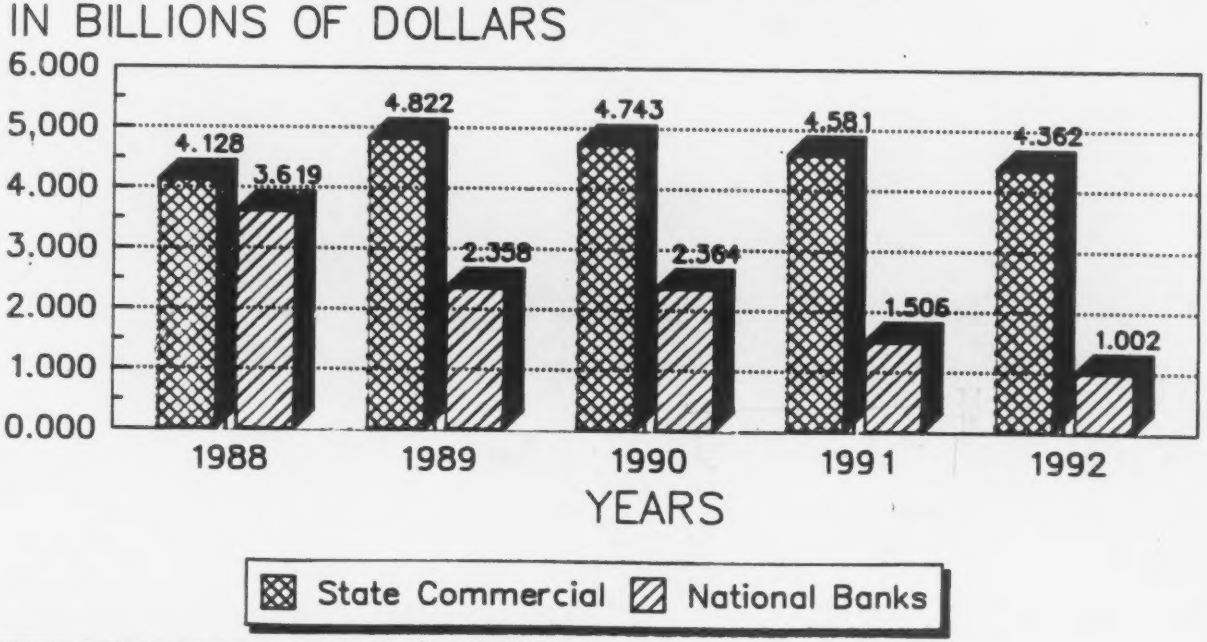
INCOME	
Lending Income	$178,969
Investment Interest Income	52,660
Sub-Lease Income	7,578
TOTAL INCOME	$239,207
OPERATING EXPENSES	
Management Fees	$138,793
Directors' Fees	8,500
Loan Production Expense	22,114
Legal and Accounting	26,119
Rent Expense	15,596
Utilities Expense	2,042
Depreciation and Amortization	19,210
Dues, Subscriptions, Office Expense	9,004
Insurance Expense	478
Miscellaneous Expense	909
TOTAL OPERATING EXPENSES	242,765
PROVISION FOR LOAN LOSS	18,784
TOTAL EXPENSES	261,549
NET INCOME	($22,342)

GRAPHIC TRENDS

NH ASSET DISTRIBUTION
DECEMBER 31, 1992



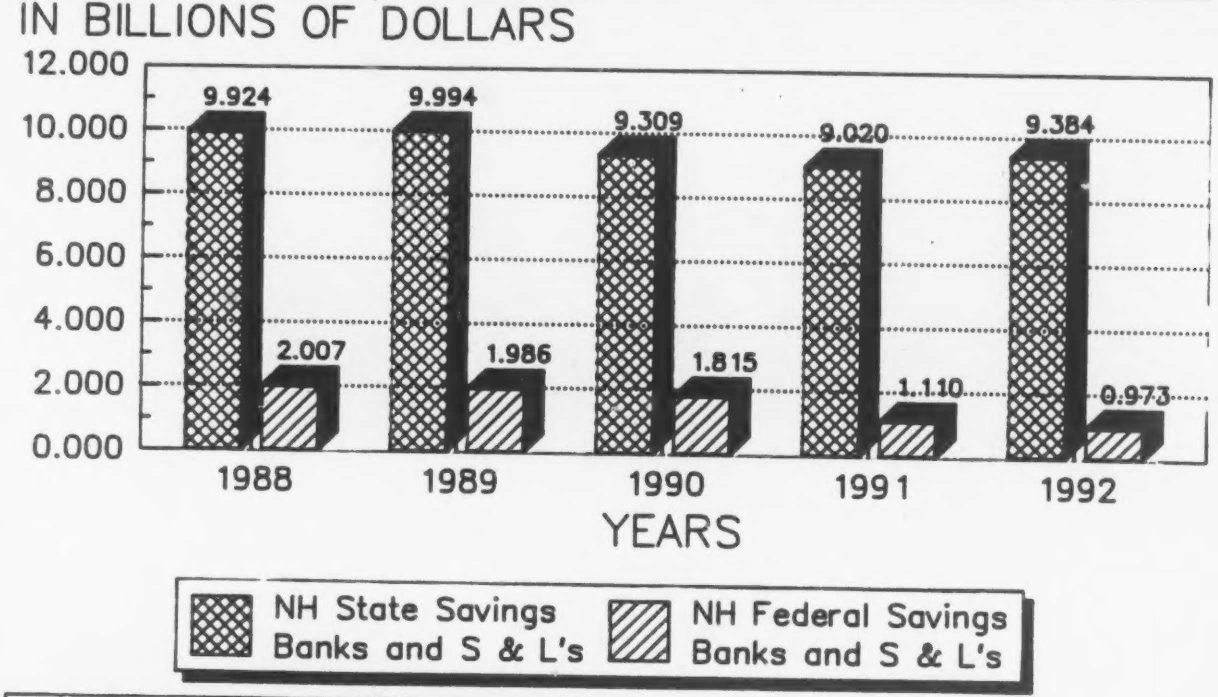
N[illegible] COMMERCIAL BANKS
FIVE YEAR ASSET TRENDS



Source: Call Reports for the State of New
Hampshire Banking Department and the FDIC.
EXCLUDES:"Non Banks" and Limited Service Banks

NH SAVINGS BANKS AND SAVINGS & LOAN ASSOCIATIONS

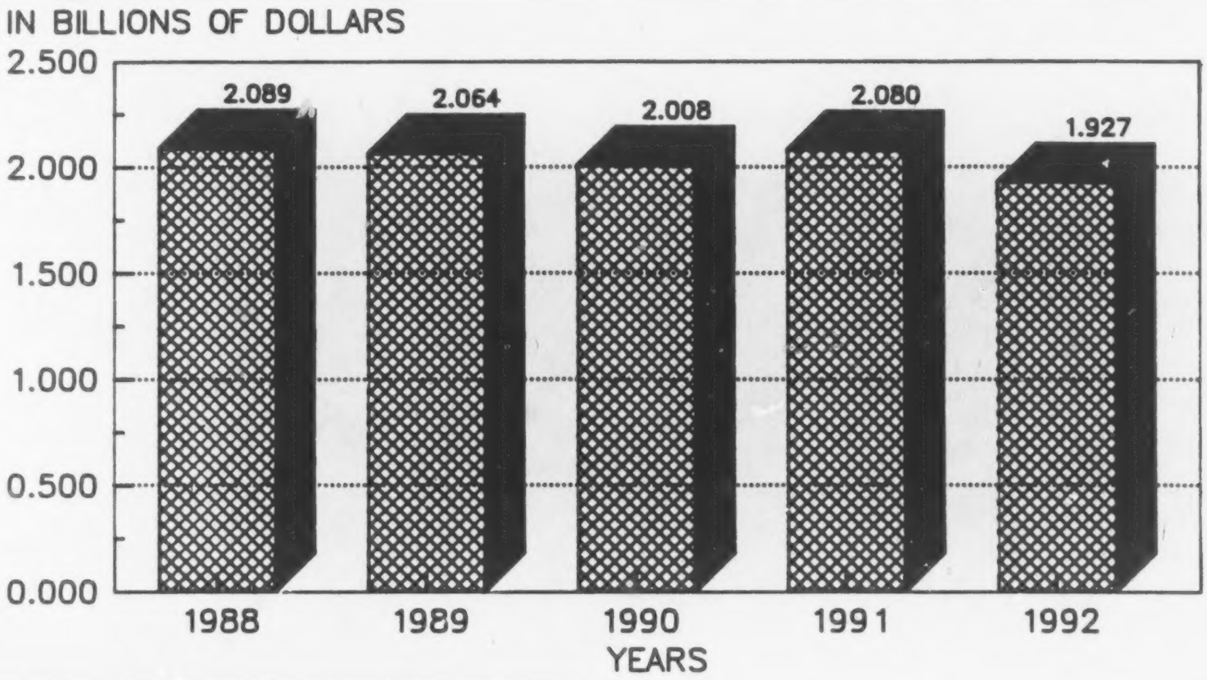
FIVE YEAR ASSET TRENDS



Source: Call Reports for the New Hampshire Banking Department and the FDIC.

NH 'NON BANKS' AND LIMITED SERVICE BANKS

FIVE YEAR ASSET TRENDS

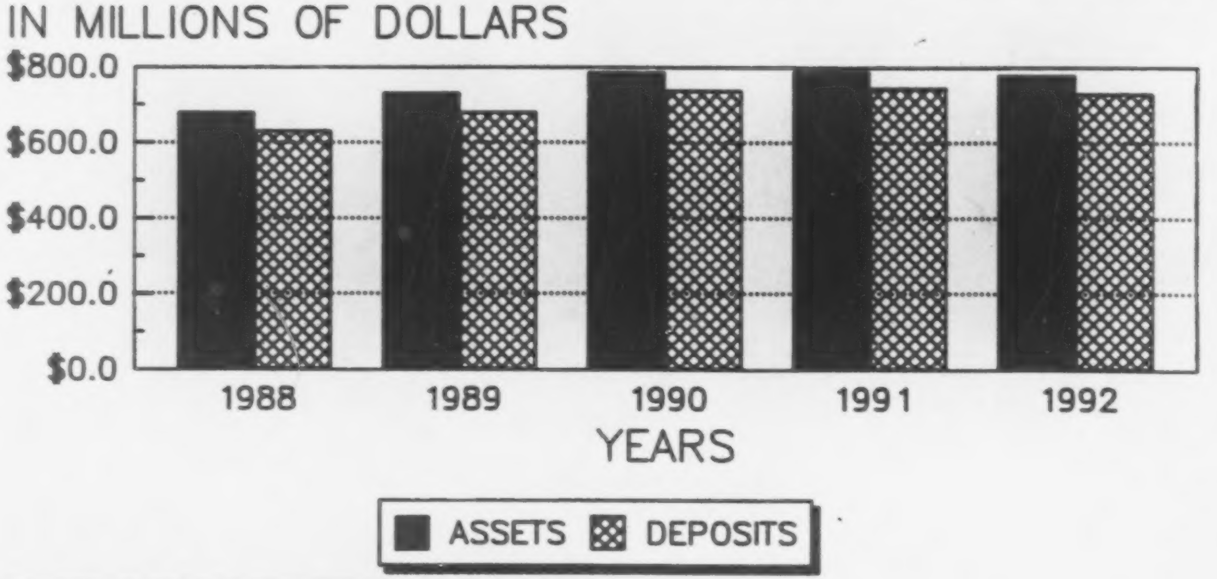


Source: Call Reports for the New Hampshire Banking Department and the FDIC.

NH STATE CHARTERED CREDIT UNIONS

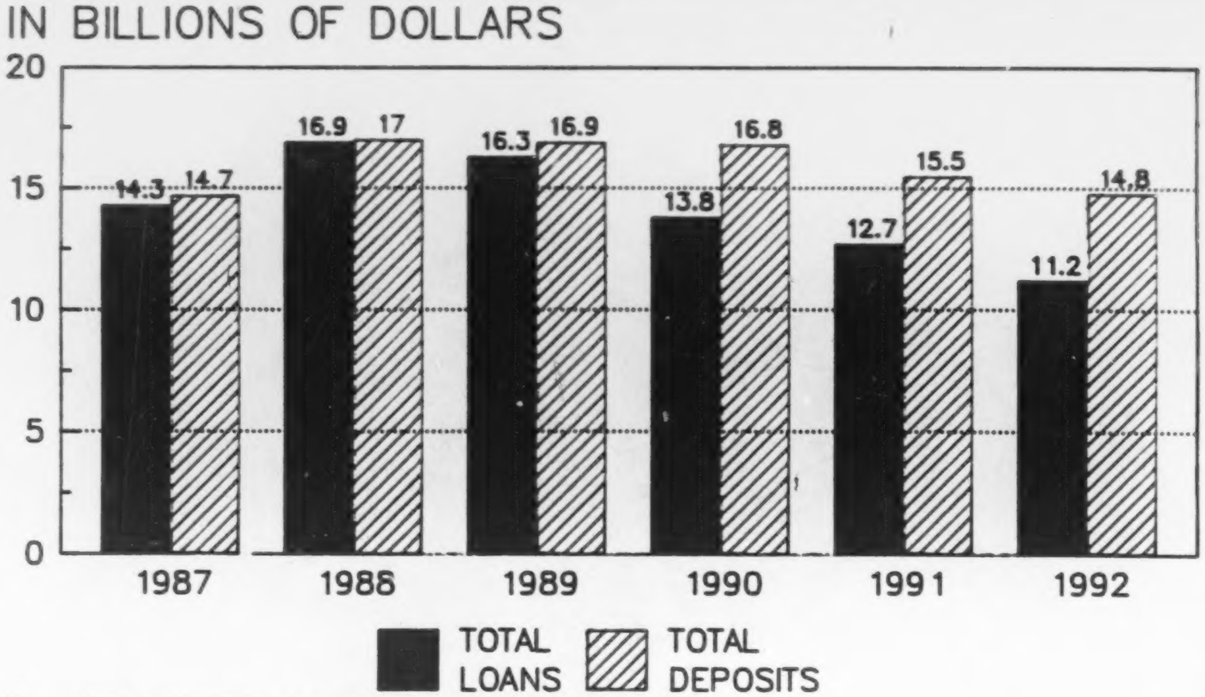
ASSETS AND DEPOSITS

1988 – 1992



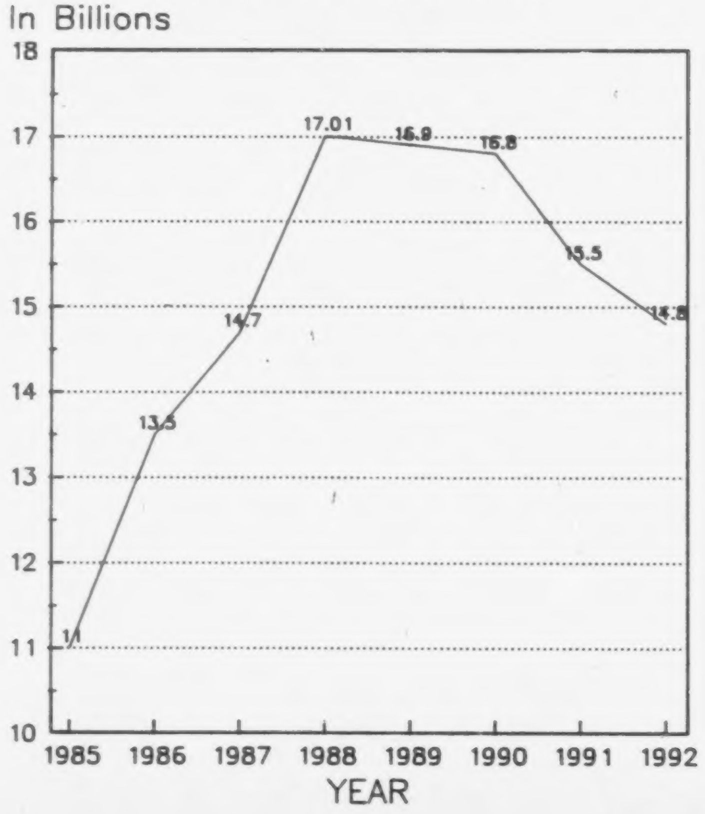
Source: State of New Hampshire Banking Department Call Reports.

NH TOTAL LOANS AND DEPOSIT TRENDS



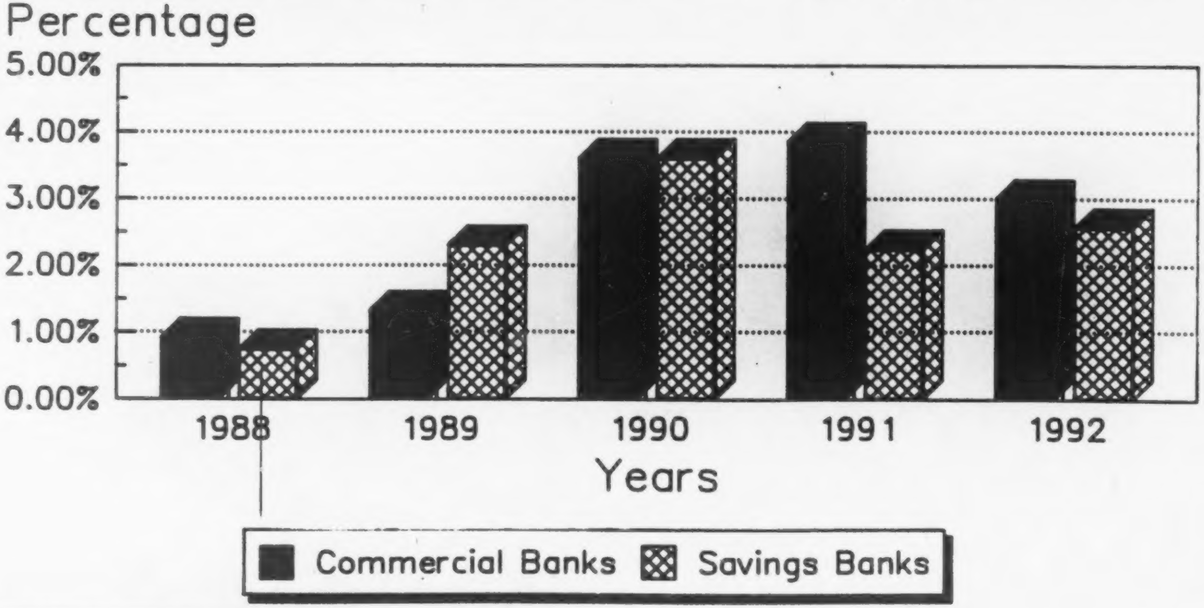
ALL STATE CHARTERED COMMERCIAL AND SAVINGS BANKS
STATE AND FEDERALLY CHARTERED S & L'S AND
NATIONAL BANKS

DEPOSITS ALL BANKS
(Except Credit Unions)



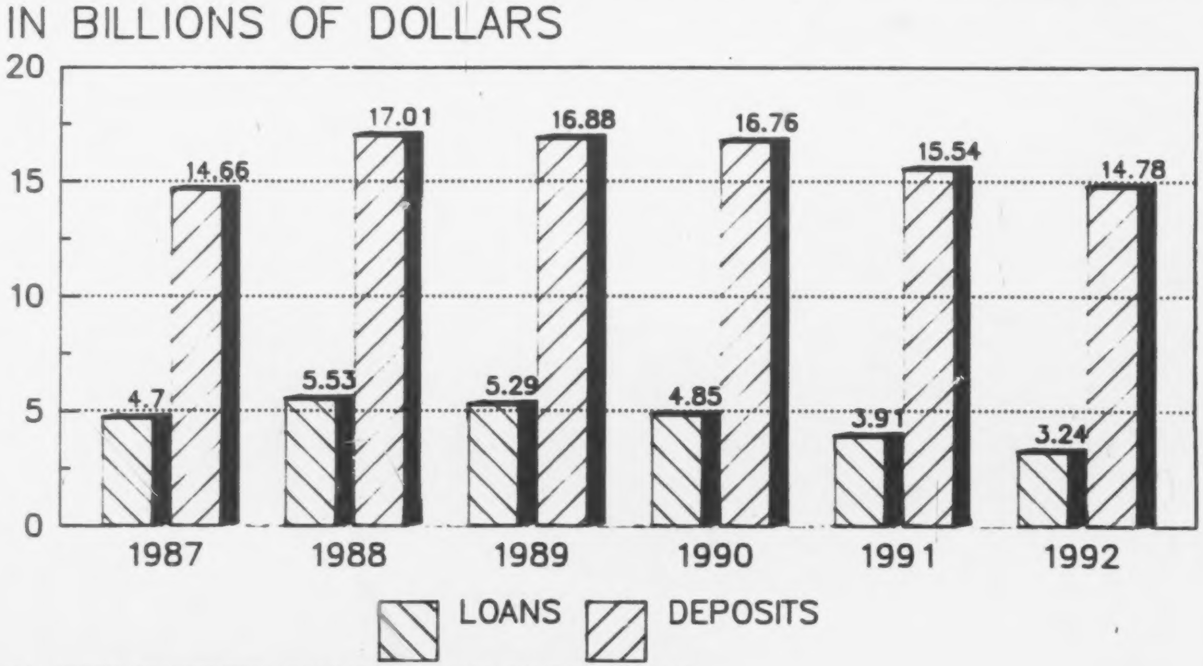
PERCENTAGE OF RESERVE FOR LOAN LOSSES TO GROSS LOANS

NH STATE CHARTERED BANKS 1988 – 1992



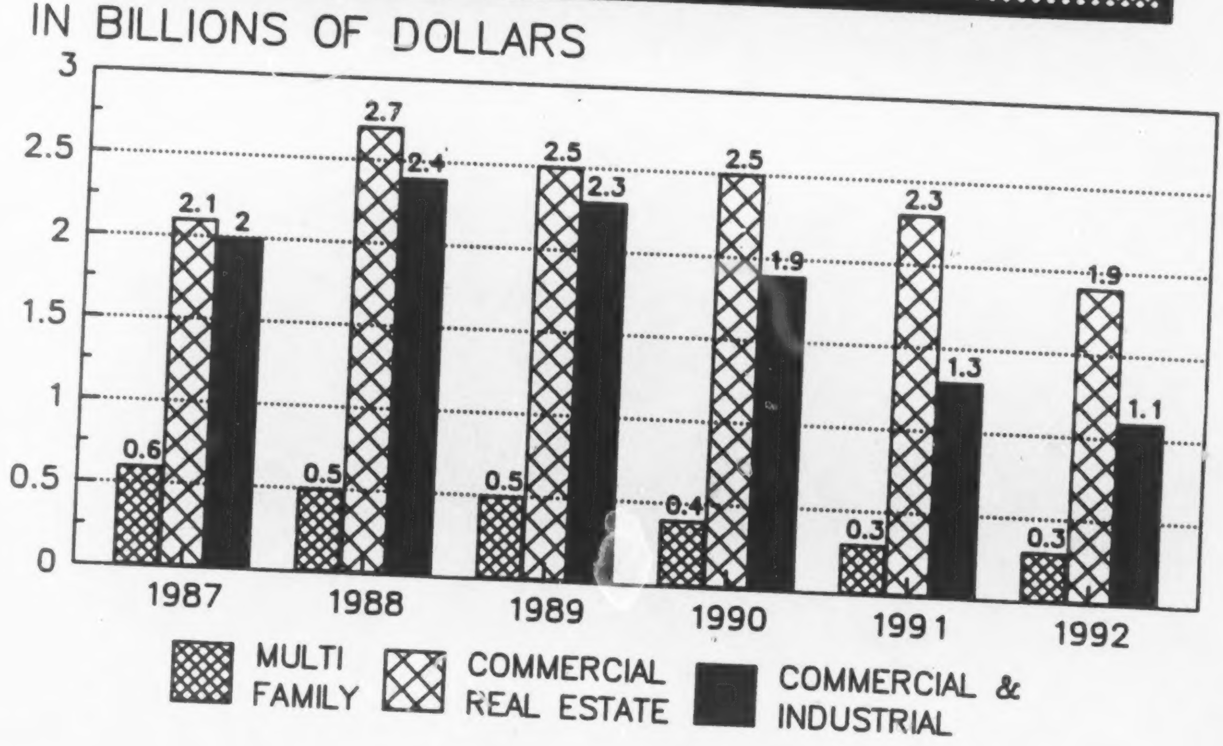
Source: Call Reports for the New Hampshire Banking Department.

NH TOTAL COMMERCIAL LOANS AND DEPOSIT TRENDS



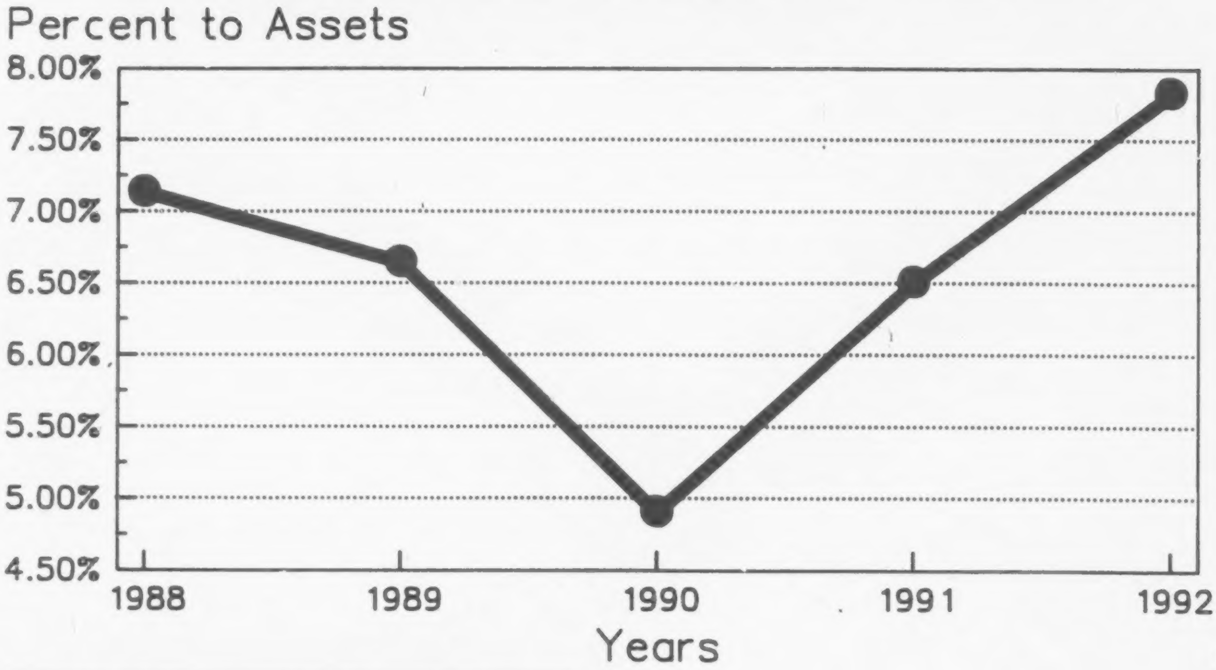
ALL STATE CHARTERED COMMERCIAL AND SAVINGS BANKS
STATE AND FEDERALLY CHARTERED S & L'S AND
NATIONAL BANKS

NH COMMERCIAL LOAN TRENDS



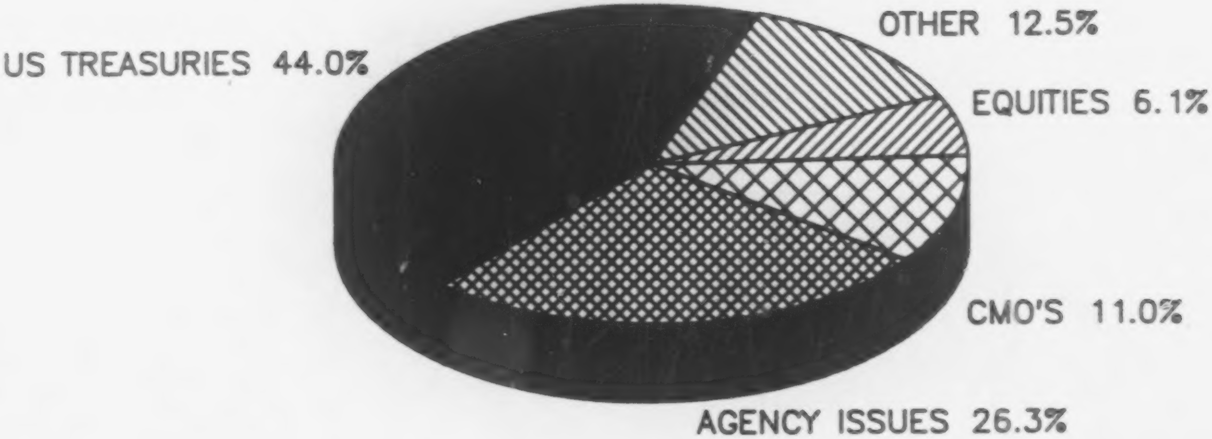
NH EQUITY CAPITAL TO YEAR END ASSETS

FIVE YEAR TREND 1988 - 1992



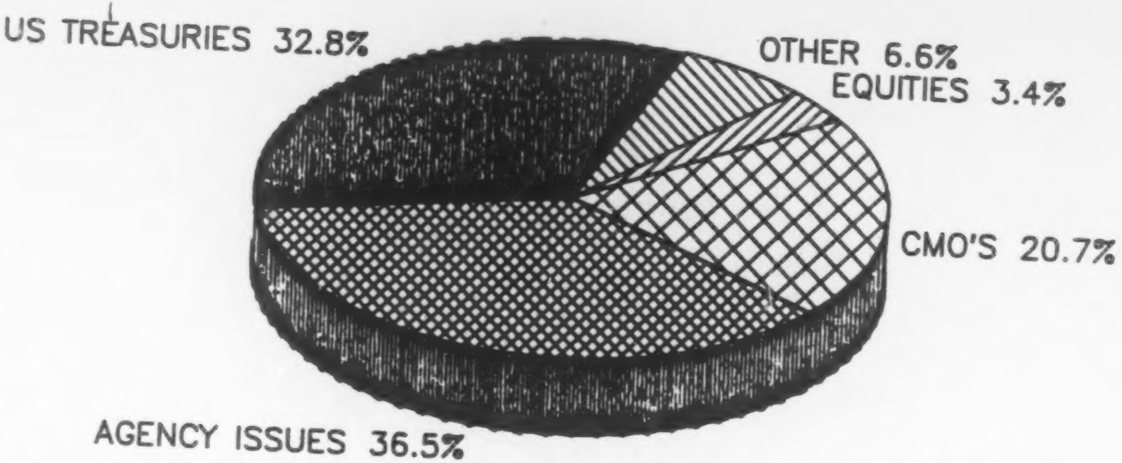
Source: Call Reports for the New Hampshire Banking Department and FDIC.

SECURITIES DISTRIBUTION
DECEMBER 31, 1991



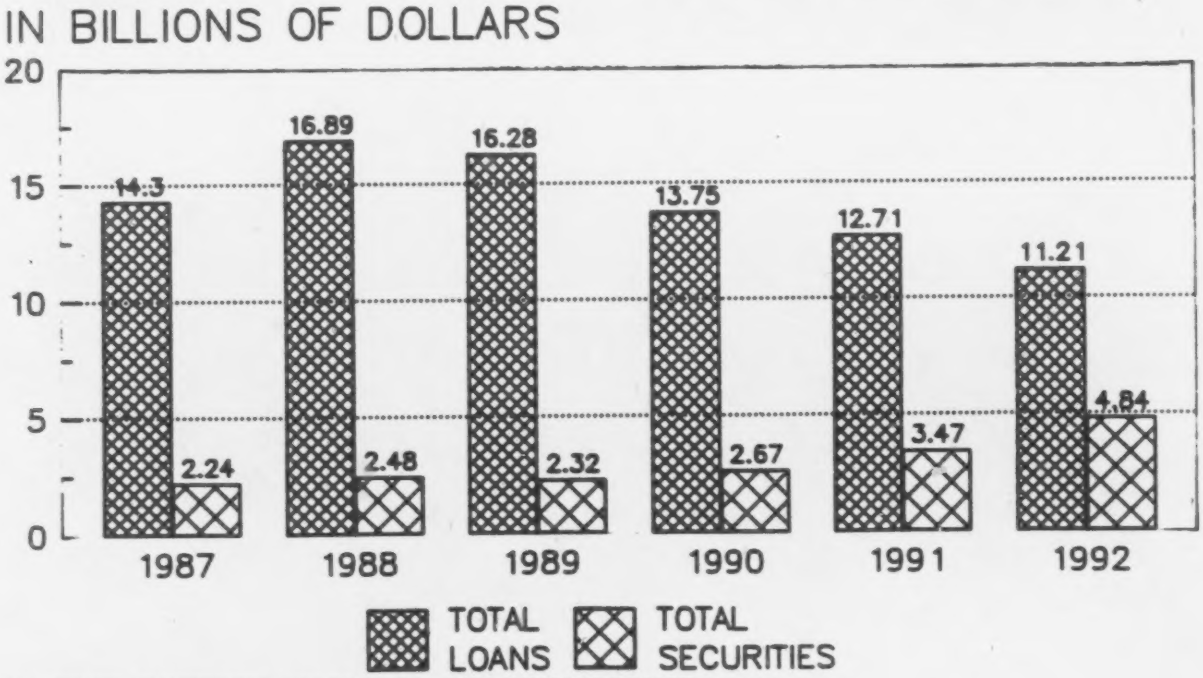
NH STATE CHARTERED COMMERCIAL
AND SAVINGS BANKS ONLY

SECURITIES DISTRIBUTION
DECEMBER 31, 1992



NH STATE CHARTERED COMMERCIAL
AND SAVINGS BANKS ONLY

LOANS AND SECURITIES TRENDS



NH STATE CHARTERED COMMERCIAL AND SAVINGS BANKS
STATE AND FEDERALLY CHARTERED S & L'S AND
NATIONAL BANKS

ANNUAL REPORT OF FIRST MORTGAGE BANKER AND BROKER LICENSEES SHOWING LOCATION AND ANALYSIS OF LOANS

FIRST MORTGAGE BANKER AND BROKER LICENSEES
NEW HAMPSHIRE OFFICES (ONLY)
DECEMBER 31, 1992

Abettor Advantage Mortgage Corp.	Nashua
ADVANTA Mortgage Corp. Northeast	Manchester
American Mortgage Network, Inc.	Bedford
Appleton Mortgage Corp.	Manchester
Associates Financial Services of America, Inc.	Salem
Atlantic Financial Mortgage, Inc.	Pittsburg
Atlantic Mortgage Corporation	Manchester
Avco Financial Services of NH, Inc.	Concord
Avco Financial Services of NH, Inc.	Keene
Avco Financial Services of NH, Inc. (2)	Manchester
Avco Financial Services of NH, Inc.	Nashua
Avco Financial Services of NH, Inc.	North Hampton
Avco Financial Services of NH, Inc.	Plaistow
Avco Financial Services of NH, Inc.	Rochester
Avco Financial Services of NH, Inc.	Salem
Avco Financial Services of NH, Inc.	Tilton
Bank Negotiators, The/James M. Brooks	Merrimack
Bankers Cooperative Mortgage Services, Inc.	Bedford
Barnett Mortgage Corporation	Derry
Beneficial Mortgage Company of NH	Belmont
Beneficial Mortgage Company of NH	Concord
Beneficial Mortgage Company of NH	Derry
Beneficial Mortgage Company of NH	Manchester
Beneficial Mortgage Company of NH	Milford
Beneficial Mortgage Company of NH	Nashua
Beneficial Mortgage Company of NH	Portsmouth
Beneficial Mortgage Company of NH	Rochester
Beneficial Mortgage Company of NH	West Lebanon
Binnie, Bruce A.	Lee
Borofsky, Robert	Spofford
Boston Five Mortgage Corporation, The	Manchester
Boston Five Mortgage Corporation, The	Portsmouth
Brendan Financial	Hampstead
Broady, Andrew P. of Applied Capital	Londonderry
Budget Mortgage Corp.	Merrimack
Canterbury Mortgage Company/M. De McArdle	Manchester
Certified Title and Closing Company	Franklin
Chrysler First Financial Services Corporation	Laconia
Chrysler First Financial Services Corporation	Nashua
Citicorp Mortgage, Inc.	Bedford
Clarion Mortgage Associates/Charles M. Arrison	Manchester
Colonial Mortgage Financial Services Corp./Nationwide	Nashua
Colonial Mortgage, Inc.	Amherst
Colonial Mortgage, Inc.	Bedford

FIRST MORTGAGE BANKER AND BROKER LICENSEES
NEW HAMPSHIRE OFFICES (ONLY)
DECEMBER 31, 1992

Colonial Mortgage, Inc.	Keene
Commercial Credit Corporation	Bedford
Commercial Credit Corporation	Nashua
Cornerstone Mortgage Corp. d/b/a Cobblestone Mortgage	Nashua
Cornerstone Mortgage Corp. d/b/a Cobblestone Mortgage	Salem
DeWolfe New England Mortgage Services, Inc.	Nashua
Dover Mortgage Placement Co.	Dover
DSM Mortgage	Nashua
Family Mortgage Assistance	Concord
Farragut Mortgage Co., Inc.	Bedford
FilnCo Management & Investment Services/Tri-State Funding	Stratham
Financial Resources & Assistance, Inc. of Lakes Region	Concord
Financial Resources & Assistance, Inc. of Lakes Region	Laconia
First Atlantic Mortgage Company	Londonderry
First Eastern Mortgage Corporation	Nashua
1st New England Mortgage Corporation	Nashua
First NH Mortgage Corporation	Bedford
First NH Mortgage Corporation	Hooksett
First NH Mortgage Corporation	Rochester
First Resource Financial, Inc.	Manchester
First Union Home Equity Corporation	Nashua
Fleet Mortgage Corp.	Bedford
Fleet Mortgage Corp.	Nashua
Fleet Real Estate Funding Corp.	Bedford
Fleet Real Estate Funding Corp.	Hanover
Fleet Real Estate Funding Corp.	Keene
Fleet Real Estate Funding Corp.	Laconia
Fleet Real Estate Funding Corp.	Nashua
Fleet Real Estate Funding Corp.	Portsmouth
Flexible Mortgage Corporation	West Lebanon
Fortune Financial Mortgage Corp.	Nashua
Gassman, Philomena	Derry
GMAC Mortgage Corporation of PA	Bedford
GMAC Mortgage Corporation of PA	Portsmouth
Grafton & Windsor Mortgage Company	Lebanon
Graystone Mortgage Corporation	Manchester
Green Key Financial	Jaffrey
Halo Realty Investments	Londonderry
Hamilton Mortgage Company, Inc.	Enfield
Homeowners Assistance Corporation	Bedford
Homeowners Assistance Corporation	Concord
Homeowners Assistance Corporation	Dover
Homeowners Assistance Corporation	Nashua

FIRST MORTGAGE BANKER AND BROKER LICENSEES
NEW HAMPSHIRE OFFICES (ONLY)
DECEMBER 31, 1992

Homestead Mortgage Co., Inc.	Bedford
Homestead Mortgage Co., Inc.	Concord
Homestead Mortgage Co., Inc.	Keene
Homestead Mortgage Co., Inc.	Portsmouth
Household Finance Corporation II	Nashua
Husker Mortgages/W. Keith Greenstreet	Manchester
Innovative Mortgage, Inc.	Merrimack
Keck, William and Carolyn	West Lebanon
Key Mortgage Corp.	Amherst
Key Mortgage Corp.	Manchester
Laurel Hill Mortgage Company	Derry
Levins & Associates	Concord
Lewis Builders Development, Inc.	Atkinson
Manchester Mortgage Company	Manchester
Marathon Mortgage	Dover
Meadowledge Trust — Herman K. Schierioth	Keene
Merrill Lynch Credit Corporation	Manchester
Merrill Lynch, Pierce, Fenner & Smith, Inc.	Concord
Merrill Lynch, Pierce, Fenner & Smith, Inc.	Manchester
M.H.F. of New England/Richard R. Greenwood	Concord
Minuteman Funding Corporation	Nashua
Money Store, The/New Hampshire, Inc.	Manchester
Mortgage Services, Inc.	Bedford
Mortgage Trust Group, Inc.	Nashua
Mortgages Unlimited Corporation	Laconia
Mortgages Unlimited Corporation	Salem
New England Funding Group, Inc.	Bedford
Norwest Financial New Hampshire 1, Inc.	Nashua
Peoples Mortgages Company	Laconia
Preferred Properties, Inc.	Center Harbor
Prestige Financial Services/Randy Lyman	Derry
Primerica Financial Services Home Mortgage, Inc.	Windham
Racal Mortgage Services	Nashua
R.M. Neilio and Associates	Derry
Ross Mortgage Services, Inc./D. William Bigelow	Gilmanton
Salem Five Mortgage Corporation	Salem
Sanborn Corporation	Hampstead
Schaefer Mortgage Corporation	Londonderry
Sears Consumer Financial Corporation	Manchester
Security Home Mortgage Corporation	Portsmouth
Security Pacific Financial Services, Inc.	Manchester
Security Pacific Financial Services, Inc.	Portsmouth
Security Pacific Financial Services, Inc.	Rochester

FIRST MORTGAGE BANKER AND BROKER LICENSEES
NEW HAMPSHIRE OFFICES (ONLY)
DECEMBER 31, 1992

Shawmut Mortgage Company	Portsmouth
Spring Financial Services, Inc.	Bedford
Statewide Mortgage Funding Corp.	Hooksett
SWF Mortgage Co./Statewide Funding Corporation	Claremont
Taube Investment Corporation	Manchester
Taylored Mortgage Services, Inc.	Hampstead
Yankee Mortgage Group, Inc.	Derry
ZLM Realty	Amherst

CONSOLIDATED ANALYSIS OF LOANS
OF
275 FIRST MORTGAGE BANKER AND BROKER LICENSEES
DECEMBER 31, 1992

The following statements and analyses have been prepared in accordance with the requirements of RSA 397-A, Section 13, Paragraphs I and II

	No. of Loans	(cents omitted) Amount
Loans Brokered During The Year	1,696	$162,508,578
Loans Made During The Year	18,777	1,784,788,948
Loan Balances Outstanding December 31, 1992	71,906	5,082,268,817
Loans Made During The Year Classified By Size:		
$ 1 thru $ 50,000	2,440	$75,451,815
$ 50,001 thru $ 75,000	3,883	249,654,573
$ 75,001 thru $100,000	5,219	458,360,264
$100,001 thru $125,000	3,738	420,999,050
$125,001 thru $150,000	1,779	243,557,136
Over $150,001	1,718	336,766,110
Total	18,777	$1,784,788,948

ANNUAL REPORT OF SECOND MORTGAGE HOME LOAN LICENSEES SHOWING LOCATION AND ANALYSIS OF LOANS

SECOND MORTGAGE HOME LOAN LICENSEES
NEW HAMPSHIRE OFFICES (ONLY)
DECEMBER 31, 1992

Abettor Advantage Mortgage Corp.	Nashua
ADVANTA Mortgage Corp. Northeast	Manchester
Alvis Mortgage Trust/Allen B. Schwartz	Nashua
Associates Financial Services of America, Inc.	Salem
Avco Financial Services of NH, Inc.	Concord
Avco Financial Services of NH, Inc.	Keene
Avco Financial Services of NH, Inc. (2)	Manchester
Avco Financial Services of NH, Inc.	Nashua
Avco Financial Services of NH, Inc.	North Hampton
Avco Financial Services of NH, Inc.	Plaistow
Avco Financial Services of NH, Inc.	Rochester
Avco Financial Services of NH, Inc.	Salem
Avco Financial Services of NH, Inc.	Tilton
Beneficial Mortgage Company of NH	Belmont
Beneficial Mortgage Company of NH	Concord
Beneficial Mortgage Company of NH	Derry
Beneficial Mortgage Company of NH	Manchester
Beneficial Mortgage Company of NH	Milford
Beneficial Mortgage Company of NH	Nashua
Beneficial Mortgage Company of NH	Portsmouth
Beneficial Mortgage Company of NH	Rochester
Beneficial Mortgage Company of NH	West Lebanon
Boston Five Mortgage Corporation	Portsmouth
Certified Title and Closing Company	Franklin
Chrysler First Financial Services Corporation	Laconia
Chrysler First Financial Services Corporation	Nashua
Cirrus Enterprises	Londonderry
Citicorp Mortgage, Inc.	Bedford
Commercial Credit Corp.	Manchester
Commercial Credit Corp.	Nashua
CPTPFC, Inc.	Bedford
Credit Northeast, Inc.	Concord
Dartmouth College, Trustees of	Hanover
First Union Home Equity Corporation	Nashua
Green Tree Acceptance, Inc.	Bedford
Home Credit Corporation of R.I.	Windham
Household Finance Corporation, II	Manchester
Household Finance Corporation, II	Nashua
Husker Mortgages/W. Keith Greenstreet	Manchester
Manchester Mortgage Company	Manchester
Merrill Lynch Credit Corporation	Manchester
Money Store, The/New Hampshire, Inc.	Manchester
Mortgages Unlimited Corporation	Laconia
Mortgages Unlimited Corporation	Salem

SECOND MORTGAGE HOME LOAN LICENSEES
NEW HAMPSHIRE OFFICES (ONLY)
DECEMBER 31, 1992

Norwest Financial New Hampshire 1, Inc.	Nashua
Racal Mortgage, Inc.	Nashua
Save On Structures, Inc.	Manchester
Sears Consumer Financial Corporation	Concord
Sears Consumer Financial Corporation	Merrimack
Sears Consumer Financial Corporation	Portsmouth
Security Pacific Financial Services, Inc.	Manchester
Security Pacific Financial Services, Inc.	Portsmouth
Security Pacific Financial Services, Inc.	Rochester
Spring Financial Services, Inc. d/b/a Equity One, Inc.	Bedford
Statewide Mortgage Funding Corp.	Hooksett
Taube Investment Corporation	Manchester
Tri-North Mortgage, Inc.	Merrimack
Unity Financial Corp.	Manchester

CONSOLIDATED ANALYSIS OF LOANS
OF
115 SECOND MORTGAGE HOME LOAN LICENSEES
DECEMBER 31, 1992

The following statements and analyses have been prepared in accordance with the requirements of RSA 398-A, Section 1-e

	No. of Loans	(cents omitted) Amount
Loan Balances Outstanding December 31, 1991	6,070	$265,361,636
Loans Made During The Year	2,151	46,450,595
Loan Balances Outstanding December 31, 1992	8,746	202,957,408
Loans Made During The Year Classified By Size:		
$ .01 to $10,000.00 inclusive	995	2,583,513
$10,000.01 to $20,000.00 inclusive	352	5,269,924
$20,000.01 to $30,000.00 inclusive	230	5,759,410
$30,000.01 to $40,000.00 inclusive	135	4,740,202
$40,000.01 to $50,000.00 inclusive	161	7,252,176
Over $50,000.01	278	20,845,370
Total	2,151	$46,450,595

ANNUAL REPORT OF SMALL LOAN LICENSEES SHOWING LOCATION AND ANALYSIS OF LOANS

SMALL LOAN LICENSEES
DECEMBER 31, 1992

Associates Financial Services Company of NH, Inc.	Salem
Avco Financial Services of New Hampshire, Inc.	Concord
Avco Financial Services of New Hampshire, Inc.	Keene
Avco Financial Services of New Hampshire, Inc. (2)	Manchester
Avco Financial Services of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	North Hampton
Avco Financial Services of New Hampshire, Inc.	Plaistow
Avco Financial Services of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Salem
Avco Financial Services of New Hampshire, Inc.	Tilton
Beneficial New Hampshire, Inc.	Belmont
Beneficial New Hampshire, Inc.	Concord
Beneficial New Hampshire, Inc.	Derry
Beneficial New Hampshire, Inc.	Manchester
Beneficial New Hampshire, Inc.	Nashua
Beneficial New Hampshire, Inc.	Portsmouth
Beneficial New Hampshire, Inc.	Rochester
Beneficial New Hampshire, Inc.	West Lebanon
C.A.S.H. Financial Corp.	Manchester
Chrysler First Financial Services Corporation	Nashua
Commercial Credit Corporation	Bedford
Household Finance Corporation II	Manchester
Household Finance Corporation II	Nashua
Nations Credit Financial Services	Nashua
Norwest Financial New Hampshire, Inc.	Nashua
Sears Consumer Financial Corporation	Dover
Sears Consumer Financial Corporation	Manchester
Sears Consumer Financial Corporation	Merrimack
Sears Consumer Financial Corporation	Portsmouth
Security Pacific Financial Services Inc.	Manchester
Security Pacific Financial Services Inc.	Portsmouth
Security Pacific Financial Services Inc.	Rochester
Spring Financial Services, Inc.	Bedford
Taube Finance Co., Inc.	Manchester

CONSOLIDATED ANALYSIS OF LOANS
OF
35 SMALL LOAN LICENSEES
DECEMBER 31, 1992

The following statement and analyses have been prepared in accordance with the requirements of 399-A, Section 21, Paragraph III.

	No. of Loans	(cents omitted) Amount
Loan Balances Outstanding December 31, 1991	18,045	$41,780,257
Loans Made During the Year	12,823	27,704,977
Loan Balances Outstanding December 31, 1992	16,094	37,123,517
Loans Made During the Year Classified by Size:		
$ 0 to $ 600.00	3,236	$848,712
$ 600.01 to $ 1,500.00	1,859	1,883,876
$1,500.01 to $ 5,000.00	6,840	18,723,775
$5,000.01 to $ 7,500.00	721	4,276,330
$7,500.01 to $10,000.00	144	1,257,599
Advances under revolving credit lines	23	714,685
Total	12,823	$27,704,977

Loans Made During the Year Secured in Whole or in Larger Part on:		
Household Goods	695	$2,190,112
Other Chattels	2,421	7,935,852
Motor Vehicles	1,373	4,952,828
Co-signer/Co-borrower Notes	149	463,637
Wage Assignments	4	153,919
Unsecured Closed-end Notes	6,242	9,064,426
Advances under revolving credit lines	1,002	1,247,600
Other	937	1,696,603
Total	12,823	$27,704,977

ALL
FINANCIAL INSTITUTIONS
IN
NEW HAMPSHIRE

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Allenstown:	*	Bank of New Hampshire, Manchester
	*	Valley Bank, The, Hillsboro
Alton:	*	Farmington National & Savings Bank, Farmington
	*	First NH Bank, Manchester
Amherst:	+	Colonial Mortgage, Inc.
	*	First NH Bank, Manchester
	*	Granite Bank, Keene
	+	Key Mortgage Corp.
	*	Milford Co-operative Bank, Milford
	+	ZLM Realty
Andover:	*	Lake Sunapee Savings Bank, fsb, Newport
	*	New London Trust Company, The, New London
Antrim:	*	Peterborough Savings Bank, Peterborough
Ashland:	*	First NH Bank, Manchester
	*	Meredith Village Savings Bank, Meredith
	*	Pemigewasset National Bank, Plymouth
Atkinson:	+	Lewis Builders Development, Inc.
	*	Plaistow Bank and Trust Company, Plaistow
Barrington:	*	Bank of New Hampshire, Manchester
	*	Federal Savings Bank, Dover
	*	Southeast Bank for Savings, Dover
Bedford:	+	American Mortgage Network, Inc.
	+	Bankers Cooperative Mortgage Services, Inc.
		Centerpoint Bank
	+ =	Citicorp Mortgage, The
	+	Colonial Mortgage, Inc.
	+ #	Commercial Credit Corporation
	+ =	Commonwealth Mortgage Co., Inc.
	=	CPTPFC, Inc.
	+	Farragut Mortgage Co., Inc.
	*	First NH Bank, Manchester (2)
	+	First NH Mortgage Corp.
	*	Fleet Bank - NH, Nashua
	+	Fleet Mortgage Corp.
	+	Fleet Real Estate Funding Corp.
	+	GMAC Mortgage Corporation of PA
	=	Green Tree Acceptance, Inc.

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Bedford (Continued)	+	Homeowners Assistance Corporation
	+	Homestead Mortgage Co., Inc.
	+	Monarch Mortgage Company/Kearny Service Corp.
	+	Mortgage Services, Inc.
	*	New Dartmouth Bank, Manchester
	+	New England Funding Group, Inc.
	*	Peterborough Savings Bank, Peterborough
	+ = #	Spring Financial Services, Inc. D/B/A Equity One, Inc.
Belmont:	+ =	Beneficial Mortgage Company of NH
	#	Beneficial New Hampshire, Inc.
	*	New Dartmouth Bank, Manchester
	*	First Deposit National Bank, Tilton
Berlin:		Berlin City Bank, The
	*	First NH Bank, Manchester
	*	HomeBank Federal Savings Association, Gilford
		L'Ange Gardien Credit Union
		United Brotherhood Credit Union
Bethlehem:	*	Peoples Bank of Littleton, Littleton
Bow:		Bow Mills Bank and Trust
Bradford:	*	Lake Sunapee Savings Bank, fsb, Newport
Bristol:	*	Bank of New Hampshire, Manchester
	*	Franklin Savings Bank, Franklin
		Freudenberg-Nok Employees Credit Union
Brookline:	*	Milford Co-operative Bank, Milford
Campton:	*	First NH Bank, Manchester
	*	Pemigewasset National Bank, The, Plymouth
Canaan:	*	Mascoma Savings Bank, Lebanon
Candia:	*	Cornerstone Bank, Derry
Center Harbor:	+	Preferred Properties, Inc.
Charlestown:	*	Claremont Savings Bank, Claremont
		Connecticut River Bank
Chester:	*	Cornerstone Bank, Derry
Chesterfield:	*	Granite Bank, Keene

*	Branch
+	1st Mortgage Banker/Broker Company
=	2nd Mortgage Home Loan Company
#	Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Claremont:		Claremont Savings Bank
	*	Claremont Savings Bank (2)
	*	Connecticut River Bank, Charlestown
	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua
		N.H. Community Federal Credit Union
	+	SWF Mortgage Co./Statewide Funding Corporation
Colebrook:		First Colebrook Bank, The
	*	First NH Bank, Manchester
Concord:	+ = #	Avco Financial Services of New Hampshire, Inc.
	*	Bank of New Hampshire, Manchester (2)
	#	Beneficial New Hampshire, Inc.
	+ =	Beneficial Mortgage Co. of New Hampshire
		Charter Trust Company
		Concord Postal Credit Union
		Concord Savings Bank
	*	Concord Savings Bank (2)
	=	Credit Northeast, Inc.
	+	Family Mortgage Assistance
	+	Financial Resources & Assistance, Inc. of Lakes Region
	*	First NH Bank, Manchester (3)
	*	Fleet Bank - NH, Nashua
	+	Homestead Mortgage Co., Inc.
	+	Homeowners Assistance Corporation
		Horizon Bank and Trust
	+	Levins & Associates
	+	Merrill Lynch, Pierce, Fenner & Smith, Inc.
		Merrimack County Savings Bank
	+	M.H.F. of New England/Richard R. Greenwood
	*	New Dartmouth Bank, Manchester (2)
		New Hampshire Federal Credit Union
	+	Patten Auction & Land Corporation
	=	Sears Consumer Financial Corporation
		Spaulding Memorial Federal Credit Union
Contoocook:	*	Bank of New Hampshire, Manchester
	*	New Dartmouth Bank, Manchester
Conway:	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua
	*	North Conway Bank, North Conway

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Cornish Flat:	*	Claremont Savings Bank, Claremont
Danbury:	*	New London Trust Company, The, New London
Derry:	+	Barnett Mortgage Corporation
	+ =	Beneficial Mortgage Co. of New Hampshire
	#	Beneficial New Hampshire, Inc
		Cornerstone Bank
	*	Cornerstone Bank
	*	Fleet Bank - NH, Nashua
	+	Laurel Hill Mortgage Company
	*	New Dartmouth Bank, Manchester
	+	Philomena Gassman
	+	Prestige Financial Services/Randy Lyman
	+	Yankee Mortgage Group, Inc.
Dover:	*	Bank of New Hampshire, Manchester (2)
		Constitution Trust Company
	+	Dover Mortgage Placement Co.
		Federal Savings Bank
	*	First National Bank of Portsmouth, The, Portsmouth (2)
	*	First Savings of New Hampshire, Exeter (2)
	*	Fleet Bank - NH, Nashua
	+	Homeowners Assistance Corporation
		K.P. Credit Union
	+	Marathon Mortgage
	#	Sears Consumer Financial Corporation
		Southeast Bank for Savings
Durham:	*	Federal Savings Bank, Dover
	*	First Savings of New Hampshire, Exeter
	*	Granite Bank, Keene
East Derry:	*	R.M. Neillio and Associates
Enfield:	+	Hamilton Mortgage Company, Inc.
	*	Mascoma Savings Bank, Lebanon
Epping:	*	Fleet Bank - NH, Nashua
Epsom:	*	Bank of New Hampshire, Manchester
Exeter:	*	First NH Bank, Manchester
		First Savings of New Hampshire
	*	First Savings of New Hampshire
	*	Fleet Bank - NH, Nashua
		P E A Credit Union

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

Farmington:		Farmington National and Savings Bank
Franconia:	*	Peoples Bank of Littleton, Littleton
Franklin:	+ =	Certified Title and Closing Company
	*	First NH Bank, Manchester
	*	First Savings of New Hampshire, Exeter
		Franklin Savings Bank
	*	Franklin Savings Bank
Gilford:	*	First NH Bank, Manchester
		HomeBank Federal Savings Association
	*	HomeBank Federal Savings Association (2)
		Village Bank & Trust Company
Gilmanton:	+	Ross Mortgage Services, Inc./D. William Bigelow
Glen:	*	First NH Bank, Manchester
	*	North Conway Bank, North Conway
Goffstown:	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua
Gorham:	*	Berlin City Bank, The, Berlin
	*	HomeBank Federal Savings Association, Gilford
	*	New Dartmouth Bank, Manchester
Grantham:	*	Lake Sunapee Savings Bank, fsb, Newport
	*	Sugar River Savings Bank, Newport
Greenland:	*	First National Bank of Portsmouth, The, Portsmouth
	*	Portsmouth Savings Bank, Portsmouth
Greenville:	*	The Monadnock Bank, Jaffrey
Groveton:	*	Berlin City Bank, The, Berlin
		GROPACO Federal Credit Union
	*	Siwooganock Guaranty Savings Bank, The, Lancaster
Guild:	*	Lake Sunapee Savings Bank, fsb, Newport
Hampstead:	+	Brendan Financial
	*	Cornerstone Bank, Derry
	*	First Savings of New Hampshire, Exeter
	*	Plaistow Bank and Trust Company, Plaistow
	+	Sanborn Corporation
	+	Taylored Mortgage Services, Inc.

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Hampton:	*	Bank of New Hampshire, Manchester
	*	First National Bank of Portsmouth, Portsmouth
	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua
		Hampton Co-operative Bank
	*	New Dartmouth Bank, Manchester
		Seacoast Federal Credit Union
Hampton Falls:	*	First NH Bank, Manchester
Hanover:	=	Dartmouth College/Trustees of Dartmouth College
	*	First NH Bank, Manchester (2)
	*	Fleet Bank - NH, Nashua (2)
	+	Fleet Real Estate Funding Corp.
		Ledyard National Bank
	*	New Dartmouth Bank, Manchester
Henniker:	*	First NH Bank, Manchester
	*	Valley Bank, The, Hillsboro
Hillsboro:	*	Bank of New Hampshire, Manchester
		Contoocook Valley Federal Credit Union
	*	Peterborough Savings Bank, Peterborough
		Valley Bank, The
Hinsdale:	*	First NH Bank, Manchester
Hollis:	*	New Dartmouth Bank, Manchester
	*	NFS Savings Bank, Nashua
Hooksett:	*	Bank of New Hampshire, Manchester
	*	First NH Bank, Manchester
	+	First NH Mortgage Corporation
	*	New Dartmouth Bank, Manchester
	+ =	Statewide Mortgage Funding Corp.
Hudson:	*	Bank of New Hampshire, Manchester
	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua
	*	New Dartmouth Bank, Manchester
	*	NFS Savings Bank, fsb, Nashua
Jaffrey:	+	Green Key Financial
		Monadnock Bank, The
	*	Peterborough Savings Bank, Peterborough

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Keene:	+ = #	Avco Financial Services of New Hampshire, Inc.
		Cheshire County Savings Bank
	*	Cheshire County Savings Bank (2)
		Cheshire Health Federal Credit Union
	+	Colonial Mortgage, Inc.
	*	Connecticut River Bank, Charlestown
	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua
	+	Fleet Real Estate Funding Corp.
		Granite Bank
	+	Homestead Mortgage Co., Inc.
		K.M.T.C. Employees Federal Credit Union
		M P B Employees Credit Union
	+	Meadowledge Trust/Herman K. Schierioth
		N.G.M. Employees Federal Credit Union
	*	Savings Bank of Walpole, Walpole
	+	Somerset Mortgage Company
Kingston:	*	Plaistow Bank and Trust Company, Plaistow
Laconia:		Belknap County Federal Employees Credit Union
	+ =	Chrysler First Financial Services Corporation
	+	Financial Resources & Assistance, Inc. of the Lakes Region
	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua
	+	Fleet Real Estate Funding Corp.
	*	HomeBank Federal Savings Association, Gilford
		Laconia Savings Bank
	+ =	Mortgages Unlimited Corporation
	*	New Dartmouth Bank, Manchester
	+	Peoples Mortgages Company
Lancaster:		Lancaster National Bank, The
	*	Lancaster National Bank, The
	*	Peoples Bank of Littleton, Littleton
		Siwooganock Guaranty Savings Bank, The
Langdon:	*	Connecticut River Bank, Charlestown
Lebanon:		American Trust Company
	*	Connecticut River Bank, Charlestown
	*	First NH Bank, Manchester
	+	Grafton and Windsor Mortgage Company

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Lebanon (Continued)	*	Lake Sunapee Savings Bank, fsb, Newport
		Landmark Bank
		Mascoma Savings Bank
		SBB Employees Credit Union
		Upper Valley Community Credit Union
Lee:	+	Bruce A. Binnie
Lincoln:	*	First NH Bank, Manchester
	*	New Dartmouth Bank, Manchester
Lisbon:	*	Woodsville Guaranty Savings Bank, The, Woodsville
Littleton:	*	Fleet Bank - NH, Nashua
	*	New Dartmouth Bank, Manchester (2)
		Peoples Bank of Littleton
	*	Woodsville Guaranty Savings Bank, The, Woodsville
Londonderry:	+	Andrew P. Broady of Applied Capital
	=	Cirrus Enterprises
	+	First Atlantic Mortgage Company
	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua
	+	Halo Realty Investments
	*	New Dartmouth Bank, Manchester
	*	NFS Savings Bank, fsb, Nashua
	+	Schaefer Mortgage Corporation
Loudon:	*	Valley Bank, The, Hillsboro
Lyme:	*	Fleet Bank - NH, Nashua
Manchester:	+ =	Advanta Mortgage Corp. Northeast
	+	Appleton Mortgage Corp.
	+ =	Atlantic Mortgage Corp.
	+ = #	Avco Financial Services of New Hampshire, Inc. (2 +)(2 =)(2#)
		Bank of New Hampshire
	*	Bank of New Hampshire (4)
	+	BankEast Mortgage Corporation
		BankEast Trust Company
	+ =	Beneficial Mortgage Co. of New Hampshire
	#	Beneficial New Hampshire, Inc.
	+	Boston Five Mortgage Corporation, The
	+	Canterbury Mortgage Company/M. DeMcArdle

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Manchester (Continued)	#	C.A.S.H. Financial Services Corporation
		Cathedral Credit Union
	+	Clarion Mortgage Associates/Charles M. Arrison
	=	Commercial Credit Corporation
	*	Cornerstone Bank, Derry (3)
		First NH Bank
	*	First NH Bank (7)
		First NH Investment Services Corp.
	+	First Resource Financial, Inc.
	*	Fleet Bank - NH, Nashua (2)
		Granite State Credit Union
	+	Graystone Mortgage Corporation
	+ = #	Household Finance Corporation II
	+ =	Husker Mortgages/W. Keith Greenstreet
	+	Key Mortgage Company
	+ =	Manchester Mortgage Company
		Manchester Municipal Employees Credit Union
	+ =	Merrill Lynch Credit Corporation
	+	Merrill Lynch, Pierce, Fenner & Smith, Inc.
	+ =	Money Store, The/New Hampshire Inc.
		New Dartmouth Bank
	*	New Dartmouth Bank, Manchester (6)
		New Hampshire Business Development Corporation
		N.H. Food Industry Credit Union
		Postal Employees' Credit Union of New Hampshire
		St. Mary's Bank
	*	St. Mary's Bank (2)
	=	Save On Structure, Inc.
	+ #	Sears Consumer Financial Corporation
	+ = #	Security Pacific Financial Services, Inc.
	#	Taube Finance Co., Inc.
	+ =	Taube Investment Corporation
		Telephone Credit Union of NH
		Union Leader Employees Credit Union
	=	Unity Financial Corp.
Marlborough:	*	Cheshire County Savings Bank, Keene
Melvin Village:	*	Farmington National & Savings Bank, Farmington
Meredith:	*	First NH Bank, Manchester
		Meredith Village Savings Bank

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

Meredith	* -	Meredith Village Savings Bank
(Continued)	*	New Dartmouth Bank, Manchester
Meriden:	*	First NH Bank, Manchester
Merrimack:	*	Bank of New Hampshire, Manchester (2)
	+	Bank Negotiators, The/James M. Brooks
	+	Budget Mortgage Corp.
	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua
	+	Innovative Mortgage, Inc.
	*	New Dartmouth Bank, Manchester (2)
	*	NFS Savings Bank, fsb, Nashua
	= #	Sears Consumer Financial Corporation
	=	Tri-North Mortgage, Inc.
Milford:	+ =	Beneficial Mortgage Co. of New Hampshire
	*	First NH Bank, Manchester (2)
	*	Granite Bank, Keene
		Milford Co-operative Bank
	*	Milford Co-operative Bank
	*	Peterborough Savings Bank, Peterborough
Mont Vernon:	*	Milford Co-operative Bank, Milford
Moultonboro:	*	First NH Bank, Manchester
	*	Meredith Village Savings Bank, Meredith
Nashua:	+ =	Abettor Advantage Mortgage Corp.
	=	Alvis Mortgage Trust/Allen B. Schwartz
	+ = #	Avco Financial Services of New Hampshire, Inc.
	*	Bank of New Hampshire, Manchester (4)
	+ =	Beneficial Mortgage Co. of New Hampshire
	#	Beneficial New Hampshire, Inc.
	+ = #	Chrysler First Financial Services Corporation
	+	Colonial Mortgage Financial Services, Corp./Nationwide
	+ =	Commercial Credit Corporation
	*	Cornerstone Bank, Derry (2)
	+	Cornerstone Mortgage Corp. D/B/A Cobblestone Mortgage
	+	DeWolfe New England Mortgage Services, Inc.
	+	DSM Mortgage
	+	First Eastern Mortgage Corp.
	+	First New England Mortgage Corp.

* Branch

+ 1st Mortgage Banker/Broker Company

= 2nd Mortgage Home Loan Company

# Small Loan Company

Nashua (Continued)	*	First NH Bank, Manchester (7)
	+ =	First Union Home Equity Corporation
		Fleet Bank - NH
	*	Fleet Bank - NH (3)
	+	Fleet Mortgage Corp.
	+	Fleet Real Estate Funding Corp.
	+	Fortune Financial Mortgage Corp.
		Gateway Credit Union
	+	Homeowners Assistance Corporation
	+ = #	Household Finance Corporation II
		Lockheed Federal Credit Union
	+	Minuteman Funding Corporation
	+	Mortgage Trust Group, Inc.
		NFS Savings Bank, fsb
	*	NFS Savings Bank, fsb (2)
		Nashua Municipal Employees Credit Union
	#	Nations Credit Financial Services
	*	New Dartmouth Bank, Manchester (2)
	+ =	Norwest Financial New Hampshire I, Inc.
	#	Norwest Financial New Hampshire, Inc.
	=	Racal Mortgage, Inc.
	+	Racal Mortgage Services
		St. Joseph Hospital Employees Credit Union
		Triangle Federal Credit Union
New Boston:	*	Milford Co-operative Bank, Milford
New Ipswich:	*	Monadnock Bank, The, Jaffrey
New London:	*	Lake Sunapee Savings Bank, fsb, Newport
		New London Trust Company, The
	*	New London Trust Company, The
	*	Sugar River Savings Bank, Newport
Newbury:	*	New London Trust Company, The, New London
Newington:	*	First National Bank of Portsmouth, The, Portsmouth
Newmarket:	*	Bank of New Hampshire, Manchester
	*	Fleet Bank - NH, Nashua
Newport:	*	First NH Bank, Manchester
		Lake Sunapee Savings Bank, fsb
		Sugar River Savings Bank

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Newton:	*	Plaistow Bank & Trust Company, Plaistow
North Conway:	*	Berlin City Bank, The, Berlin (2)
	*	First NH Bank, Manchester
	*	HomeBank Federal Savings Association, Gilford
		North Conway Bank
	*	North Conway Bank (2)
North Hampton:	+ = #	Avco Financial Services of New Hampshire, Inc.
	*	First NH Bank, Manchester
	*	Portsmouth Savings Bank, Portsmouth
North Swanzey:	*	Cheshire County Savings Bank, Keene
Northwood:	*	Bank of New Hampshire, Manchester
Orford:		Equity Employees Credit Union
Ossipee:	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua
Pelham:	*	First NH Bank, Manchester
		Pelham Bank and Trust Company
Penacook:	*	First NH Bank, Manchester
	*	New Dartmouth Bank, Manchester
Peterborough:		AWANE Credit Union
	*	Granite Bank, Keene (2)
	*	Monadnock Bank, The, Jaffrey
		Peterborough Savings Bank
	*	Peterborough Savings Bank (2)
Piermont:	*	Woodsville Guaranty Savings Bank, The, Woodsville
Pittsburg:	+	Atlantic Financial Mortgage, Inc.
Pittsfield:	*	First NH Bank, Manchester
	*	New Dartmouth Bank, Manchester
Plaistow:	+ = #	Avco Financial Services of New Hampshire, Inc.
	*	First NH Bank, Manchester
	*	New Dartmouth Bank, Manchester
		Plaistow Bank and Trust Company
	*	Plaistow Bank and Trust Company
		Plaistow Co-operative Bank

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Plymouth:		Community Guaranty Savings Bank
	*	First NH Bank, Manchester
	*	New Dartmouth Bank, Manchester
		Pemigewasset National Bank, The
	*	Pemigewasset National Bank, The
Portsmouth:	*	Bank of New Hampshire, Manchester
	+ =	Beneficial Mortgage Co. of New Hampshire
	#	Beneficial New Hampshire, Inc.
	+ =	Boston Five Mortgage Corporation, The
	*	Federal Savings Bank, Dover
	*	First Essex Savings Bank of New Hampshire, Windham
		First National Bank of Portsmouth, The
	*	First National Bank of Portsmouth, The
	*	First NH Bank, Manchester (2)
		First Signature Bank and Trust Company
	*	Fleet Bank - NH, Nashua (2)
	+	Fleet Real Estate Funding Corp.
	+	GMAC Mortgage Corporation of PA
	*	Granite Bank, Keene
	+	Homestead Mortgage Co., Inc.
	*	New Dartmouth Bank, Manchester (2)
		Northeast Federal Credit Union
		Olde Port Bank & Trust Company
		Piscataqua Savings Bank
		Portsmouth Savings Bank
	= #	Sears Consumer Financial Corporation
	+	Security Home Mortgage Corporation
	+ = #	Security Pacific Financial Services, Inc.
		Service Federal Credit Union
	+	Shawmut Mortgage Company
Raymond:	*	First NH Bank, Manchester
	*	First Savings of New Hampshire, Exeter
	*	Fleet Bank - NH, Nashua
Rindge:	*	Monadnock Bank, The, Jaffrey
Rochester:	+ = #	Avco Financial Services of New Hampshire, Inc.
	+ =	Beneficial Mortgage Co. of New Hampshire
	#	Beneficial New Hampshire, Inc.
	*	Charter Trust Company, Concord
		Fiduciary Trust Company of New Hampshire

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Rochester (Continued)	*	First National Bank of Portsmouth, The, Portsmouth
	*	First NH Bank, Manchester (2)
	+	First NH Mortgage Corporation
	*	First Savings of New Hampshire, Exeter
	*	Fleet Bank - NH, Nashua
		Holy Rosary Credit Union
		Profile Bank, fsb
	+ = #	Security Pacific Financial Services, Inc.
	*	Southeast Bank for Savings, Dover
Rollinsford:	*	First NH Bank, Manchester
	*	Southeast Bank for Savings, Dover
Rye:	*	First National Bank of Portsmouth, The, Portsmouth
Salem:	#	Associates Financial Services Company of New Hampshire
	+ =	Associates Financial Services of America, Inc.
	+ = #	Avco Financial Services of New Hampshire, Inc.
	+	Cornerstone Mortgage Corp. D/B/A Cobblestone Mortgage
		Fidelity Bank & Trust Company
	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua (2)
	+ =	Mortgages Unlimited Corporation
	*	New Dartmouth Bank, Manchester (2)
	*	Pelham Bank and Trust Company, Pelham
		Salem Co-operative Bank
	+	Salem Five Mortgage Corporation
		Scudder Trust Company
		Spickett Valley Federal Credit Union
Salisbury:		Liberty Savings Bank
Sanbornville:	*	Profile Bank, fsb, Rochester
Sandown:		WRG Credit Union
Seabrook:		Bailey Federal Credit Union
		Family Savings Bank of New Hampshire
	*	New Dartmouth Bank, Manchester
Somersworth.	*	First NH Bank, Manchester (2)
	*	New Dartmouth Bank, Manchester

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Somersworth (Continued)		Somersworth General Electric Employees' Credit Union
	*	Southeast Bank for Savings, Dover
Spofford:	+	Borofsky, Robert
Stratham:	+	FilnCo Management & Investment Services/Tri-State Fund
	*	First NH Bank, Manchester
	*	First Savings of New Hampshire, Exeter
Sunapee:	*	Lake Sunapee Savings Bank, fsb, Newport
	*	Sugar River Savings Bank, Newport
Suncook:	*	Bank of New Hampshire, Manchester
Tilton:	+ = #	Avco Financial Services of New Hampshire, Inc.
		First Deposit National Bank
	*	First Savings of New Hampshire, Exeter
		Shareholders Federal Credit Union
Troy:	*	Monadnock Bank, The, Jaffrey
Walpole:	*	Cheshire County Savings Bank, Keene
	*	Connecticut River Bank, Charlestown
		Savings Bank of Walpole
	*	Savings Bank of Walpole
Warner:	*	Sugar River Savings Bank, Newport
Weare:	*	Concord Savings Bank, Concord
	*	Peterborough Savings Bank, Peterborough
West Chesterfield:	*	Cheshire County Savings Bank, Keene
West Lebanon:	=	Beneficial Mortgage Company, Inc.
	+	Beneficial Mortgage Co. of New Hampshire
	#	Beneficial New Hampshire, Inc.
	*	First NH Bank, Manchester (2)
	+	Flexible Mortgage Corporation
	+	Keck, William and Carolyn
	*	Mascoma Savings Bank, Lebanon
West Ossipee:	*	North Conway Bank, North Conway
West Stewartstown:	*	First NH Bank, Manchester

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Whitefield:	*	Fleet Bank - NH, Nashua
	*	Lancaster National Bank, Lancaster
	*	Peoples Bank of Littleton, Littleton
Wilton:	*	Fleet Bank - NH, Nashua
Winchester:	*	Cheshire County Savings Bank, Keene
Windham:	*	Cornerstone Bank, Derry
		First Essex Savings Bank of New Hampshire
	*	First Essex Savings Bank of New Hampshire
	=	Home Credit Corp. of RI
	*	Pelham Bank and Trust Company, Pelham
	+	Primerica Financial Service Home Mortgage, Inc.
Wolfeboro:		Community Bank & Trust Company
	*	Farmington National & Savings Bank, Farmington
	*	First NH Bank, Manchester
Woodsville:	*	Fleet Bank - NH, Nashua
		Woodsville Guaranty Savings Bank, The

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

S51-5-1-D

THE
HUNDRED FORTY-NINTH
ANNUAL REPORT
OF THE
BANK COMMISSIONER
OF THE
State of New Hampshire

For the year ending December 31, 1993

Filed with the Governor and Council as required by RSA 383:15

CONCORD, NEW HAMPSHIRE

1993

STATE OF NEW HAMPSHIRE
STEPHEN MERRILL, GOVERNOR

EXECUTIVE COUNCIL
Raymond S. Burton
Ruth L. Griffin
Robert C. Hayes
Earl A. Rinker, III
Bernard A. Streeter, Jr.

BANK COMMISSIONER'S OFFICE
169 MANCHESTER STREET
CONCORD, NEW HAMPSHIRE
TELEPHONE 271-3561

BANK COMMISSIONER
A. Roland Roberge

DEPUTY BANK COMMISSIONER
Allan N. Jeannotte

His Excellency, Stephen E. Merrill
and The Honorable Council
State House
Concord, New Hampshire 03301

Dear Governor Merrill and Council:

I respectfully submit to you the One Hundred Forty-ninth Annual Report of the Bank Commissioner for the calendar year ending December 31, 1993 in compliance with terms and provisions of RSA 383:15.

This annual report, through traditional financial statements and the use of graphic presentations, illustrates a continued improvement in the financial condition of New Hampshire banking institutions. It is expected that the financial condition of New Hampshire institutions will continue to improve throughout 1994.

New Hampshire financial institutions continued to improve upon their equity capital as a percentage of assets. Notwithstanding the improvement in equity capital, both total loans and total deposits continued to decline during calendar year 1993, and net lending activity to business customers has now declined for six consecutive years. While the reduction in business loans has seriously impacted the economic recovery and job formation in New Hampshire, it now appears that capital ratios and liquidity have improved to an extent sufficient to support improved lending and deposit growth.

The demographics of banking in New Hampshire have become more an issue of adjusting to the federal regulatory burden than market forces. State statutory authority continues to be preempted by federal regulation.

No interstate bank holding company activity has occurred during the past three years. In fact, only seven interstate bank holding company certificates have been issued since September 1, 1987, the effective date of the law. The more important issue today is interstate branching. Federal savings and loan associations are now exercising their federal authority to branch across state lines. This is truly interstate banking. It is also important to note that state-chartered banks are converting to federal charter as a means of gaining access to interstate branching.

During calendar year 1993, the New Hampshire Banking Department reverted to a statutory examination schedule. Our regulatory responsibilities will continue to be carried out via a combination of examinations conducted independently or performed on a concurrent basis with the Federal Deposit Insurance Corporation.

As a state agency, we recognize the need to remain dedicated to sound bank regulation and supervision and yet remain sensitive and responsive to the needs of our New Hampshire citizens and businesses. Public confidence and integrity of our financial institutions must be the utmost priority if we are to effectively deal with issues necessary to revitalize our economy.

Respectfully submitted,

A Roland Roberge

A. Roland Roberge
Bank Commissioner

PERSONNEL OF THE BANK COMMISSIONER'S OFFICE

CHIEF BANK EXAMINER

Paul E. Bourgault

BANK EXAMINERS IV

Nancy J. Daigle
Jean M. Dobbins
Kevin J. Hobbs
Janice M. Kozlowski

BANK EXAMINERS III

David H. Bryan
Raymond A. Heroux
Kerry R. Molin
Cynthia S. Porter
Robert E. Silver

BANK EXAMINERS II

Kristopher N. Emerson
Robert A. Fleury

BANK EXAMINER I

Steven E. Gregoire

CONSUMER CREDIT ADMINISTRATOR

Donn R. Inglis

CONSUMER CREDIT EXAMINER

George D. Harrington

LEGAL COORDINATOR II

Kathleen L. Belanger

ACCOUNTING TECHNICIAN

Katherine B. Wheeler

ADMINISTRATIVE ASSISTANT II

Carolyn L. Bond

STATISTICAL ASSISTANT

Dawn Marie Allen

WORD PROCESSOR OPERATOR II

Amy B. Rice

WORD PROCESSOR OPERATOR I

David R. Elberfeld

BANKING DEPARTMENT

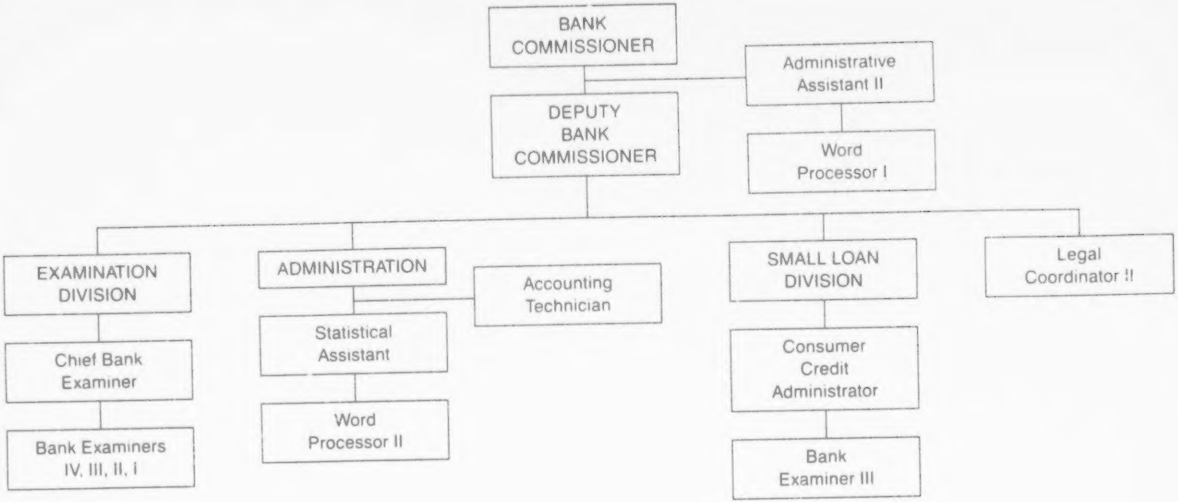

BANK COMMISSIONER
Administrative Assistant II
DEPUTY BANK COMMISSIONER
Word Processor I
EXAMINATION DIVISION
ADMINISTRATION
Accounting Technician
SMALL LOAN DIVISION
Legal Coordinator II
Chief Bank Examiner
Statistical Assistant
Consumer Credit Administrator
Bank Examiners IV, III, II, I
Word Processor II
Bank Examiner III

TABLE OF CONTENTS

PAGE

FOREWORD .... 1 – 5

LEGISLATION .... 6 – 8

BANK HOLDING COMPANIES .... 11 – 13

INTERSTATE BANK AFFILIATIONS 14

INTERNATIONAL BANK AFFILIATIONS 14

COMMERCIAL BANKS .... 17 – 75

SAVINGS BANKS .... 79 – 134

CO-OPERATIVE BANKS .... 137 – 146

CREDIT UNIONS .... 149 – 187

FIRST CHARTERED CREDIT UNION IN THE NATION .... 183 – 185

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION .... 191 – 193

GRAPHIC TRENDS .... 197 – 223

FIRST MORTGAGE BANKER AND BROKER LICENSEES .... 227 – 231

SECOND MORTGAGE HOME LOAN LICENSEES .... 235 – 237

SMALL LOAN LICENSEES .... 241 – 242

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE .... 245 – 259

INDEX	Location	Off., Dir., etc.	Report of Cond.	Earnings and Expenses
COMMERCIAL BANKS			Page	
American Trust Company	Lebanon	31	56	64
Bank of New Hampshire	Manchester	33-34	57	65
Berlin City Bank, The	Berlin	17	53	61
Bow Mills Bank and Trust	Bow	18	53	61
Charter Trust Company	Concord	22	54	62
Community Bank and Trust Company	Wolfeboro	50	60	68
Connecticut River Bank	Charlestown	19-20	53	61
Constitution Trust Company	Dover	27	55	63
Cornerstone Bank	Derry	25-26	55	63
Fidelity Bank & Trust Company	Salem	48	60	68
Fiduciary Trust Company of New Hampshire	Rochester	47	59	67
First Colebrook Bank, The	Colebrook	21	54	62
First NH Investment Services Corp.	Concord	23		
First Signature Bank & Trust Company	Portsmouth	45	59	67
Fleet Bank - NH	Nashua	35-38	57	65
Granite Bank	Keene	29-30	56	64
Horizon Bank and Trust	Concord	24	54	62
New London Trust Company, The	New London	39-40	57	65
North Conway Bank	North Conway	41	58	66
Olde Port Bank & Trust Company	Portsmouth	46	59	67
Pelham Bank and Trust Company	Pelham	42	58	66
Peoples Bank of Littleton	Littleton	32	56	64
Plaistow Bank and Trust Company	Plaistow	43-44	58	66
Scudder Trust Company	Salem	49	60	68
Village Bank & Trust Company	Gilford	28	55	63
Valley Trust Company, The	Penacook		75	
(In possession of the Bank Commissioner)				
Trust Departments:				
American Trust Company	Lebanon		70	
Bank of New Hampshire	Manchester		70	
Charter Trust Company	Concord		69	
Constitution Trust Company	Dover		69	
Fiduciary Trust Company of New Hampshire	Rochester		71	
First NH Investment Services Corp.	Manchester		69	
Fleet Bank - NH	Nashua		70	
New London Trust Company, The	New London		71	
Scudder Trust Company	Salem		71	
Aggregate - Banking			72	73
Aggregate - Trust Departments			74	

INDEX	Location	Off., Dir., etc.	Report of Cond.	Earnings and Expenses
SAVINGS BANKS			Page	
Centerpoint Bank	Bedford	79	115	123
CFX Bank	Keene	87-88	117	125
Claremont Savings Bank	Claremont	80	115	123
Community Guaranty Savings Bank	Plymouth	105	120	128
Concord Savings Bank	Concord	81-82	115	123
Family Bank of New Hampshire	Seabrook	109	121	129
First NH Bank	Manchester	93-97	118	126
Franklin Savings Bank	Franklin	86	116	124
Laconia Savings Bank	Laconia	89	117	125
Landmark Bank	Lebanon	91	118	126
Liberty Savings Bank	Salisbury	108	121	129
Mascoma Savings Bank	Lebanon	92	118	126
Meredith Village Savings Bank	Meredith	101	119	127
Merrimack County Savings Bank	Concord	83	116	124
New Dartmouth Bank	Manchester	98-100	119	127
Peterborough Savings Bank	Peterborough	103-104	120	128
Piscataqua Savings Bank	Portsmouth	106	120	128
Portsmouth Savings Bank	Portsmouth	107	121	129
Savings Bank of Walpole	Walpole	110	122	130
Siwooganock Guaranty Savings Bank, The	Lancaster	90	117	125
Southeast Bank for Savings	Dover	84-85	116	124
Sugar River Savings Bank	Newport	102	119	127
Woodsville Guaranty Savings Bank, The	Woodsville	111	122	130
Trust Departments:				
Peterborough Savings Bank	Peterborough		131	
Southeast Bank for Savings	Dover		131	
Aggregate - Banking			132	133
Aggregate - Trust Departments			134	
CO-OPERATIVE BANKS				
First Savings of New Hampshire	Exeter	137-138	143	144
Milford Co-operative Bank	Milford	139	143	144
Salem Co-operative Bank	Salem	140	143	144
Aggregate			145	146
CREDIT UNIONS				
AWANE Credit Union	Peterborough	159	172	181
Belknap County Federal Employees Credit Union	Laconia	152	167	176
Cathedral Credit Union	Manchester	154	168	177

INDEX	Location	Off., Dir., etc.	Report of Cond.	Earnings and Expenses
CREDIT UNIONS (continued)			Page	
Concord Postal Credit Union	Concord	150	166	175
Equity Employees Credit Union	Orford	159	171	180
Freudenberg-Nok Employees Credit Union	Bristol	150	165	174
Gateway Credit Union	Nashua	157	170	179
Granite State Credit Union	Manchester	154	168	177
Holy Rosary Credit Union	Rochester	160	172	181
K.P. Credit Union	Dover	151	166	175
L'Ange Gardien Credit Union	Berlin	149	165	174
M P B Employees Credit Union	Keene	152	167	176
Manchester Municipal Employees Credit Union	Manchester	155	169	178
N.H. Food Industry Credit Union	Manchester	155	169	178
Nashua Municipal Employees Credit Union	Nashua	158	171	180
P E A Credit Union	Exeter	151	166	175
Postal Employees' Credit Union of New Hampshire	Manchester	156	169	178
SBB Employees Credit Union	Lebanon	153	167	176
St. Joseph Hospital Employees Credit Union	Nashua	158	171	180
St. Mary's Bank (credit union)	Manchester	183	184	185
Somersworth General Electric Employees' Credit Union	Somersworth	161	173	182
Telephone Credit Union of NH	Manchester	156	170	179
Union Leader Employees Credit Union	Manchester	157	170	179
United Brotherhood Credit Union	Berlin	149	165	174
Upper Valley Community Credit Union	Lebanon	153	168	177
WRG Credit Union	Sandown	160	172	181
Aggregate			186	137
MISCELLANEOUS				
New Hampshire Business Development Corporation	Manchester	191	192	193

INDEX Page

GRAPHIC TRENDS

NH Asset Distribution 197
NH Commercial Banks – Five Year Asset Trends 199
NH Savings Banks and Savings & Loan Associations – Five Year Asset Trends 201
NH 'Non Banks' and Limited Service Banks – Five Year Asset Trends 203
NH State Chartered Credit Unions – Assets and Deposits 205
NH Total Loans and Deposit Trends 207
Deposits All Banks 209
Percentage of Reserve for Loan Losses to Gross Loans 211
NH Total Commercial Loans and Deposit Trends 213
NH Commercial Loan Trends 215
NH Equity Capital to Year End Assets – Five Year Trend 217
Securities Distribution – December 31, 1992 219
Securities Distribution – December 31, 1993 221
Loans and Securities Trends 223

FIRST MORTGAGE BANKER AND BROKER LICENSEES

Listing of Licensees 227-230
Consolidated Analysis of Loans 231

SECOND MORTGAGE HOME LOAN LICENSEES

Listing of Licensees 235-236
Consolidated Analysis of Loans 237

SMALL LOAN LICENSEES

Listing of Licensees 241
Consolidated Analysis of Loans 242

FINANCIAL INSTITUTIONS

Listing of all Financial Institutions in New Hampshire 245-259

FOREWORD

The one hundred forty-ninth annual report of the Bank Commissioner contains consolidated reports of condition, consolidated analyses of earnings and other information of commercial banks, savings banks, co-operative banks, credit unions and other financial institutions operating under state charters.

PURPOSE OF THE BANKING DEPARTMENT

To protect the public interest by securing the safety and soundness of banking and by promoting fair competition.

FUNCTIONS OF THE BANKING DEPARTMENT

General supervision of all state chartered financial institutions including commercial banks, mutual savings banks, guaranty savings banks, co-operative banks, credit unions, first mortgage bankers and brokers, second mortgage home loan companies, small loan companies and retail sales of motor vehicle companies.

Conduct examinations of each institution to insure sound financial management in compliance with banking laws and regulations.

File with the Governor and Council the Annual Report of the Bank Commissioner which contains a consolidated report of condition and a consolidated analysis of earnings of each commercial bank, savings bank, co-operative bank and credit union. Consolidated statements of analyses of loans are filed for first mortgage bankers and brokers, second mortgage home loan companies and small loan companies.

Responsible for the investigation of branch applications, new bank applications and conversion, merger and consolidation applications of state chartered institutions. Process applications of banks for the authority to issue additional capital stock. In the event of a liquidation, take possession of the property and business and exercise authority to collect obligations due the institution and take whatever steps are necessary to protect its assets and the interest of its depositors.

LEGAL HOLIDAYS - CALENDAR YEAR 1994

New Year's Day	January 1st	Columbus Day	October 10th
Civil Rights Day	January 17th	Election Day	November 8th
Washington's Birthday	February 21st	Veterans Day	November 11th
Memorial Day	May 30th	Thanksgiving Day	Whenever Appointed
Independence Day	July 4th		
Labor Day	September 5th	Christmas Day	December 26th

LEGAL HOLIDAYS - CALENDAR YEAR 1995

New Year's Day	January 2nd	Columbus Day	October 9th
Civil Rights Day	January 16th	Veterans Day	November 11th
Washington's Birthday	February 20th	Thanksgiving Day	Whenever Appointed
Memorial Day	May 29th		
Independence Day	July 4th	Christmas Day	December 25th
Labor Day	September 4th		

NUMBER OF INSTITUTIONS

	December 31, 1993
Commercial Banks	25
Mutual Savings Banks	9
Guaranty Savings Banks	14
Co-operative Banks	1
Stock Co-operative Banks	2
Credit Unions	25
First Credit Union in the Nation	1
Miscellaneous Institution	1
Small Loan Licensees	35
First Mortgage Banker and Broker Licensees	305
Second Mortgage Home Loan Licensees	114
In Possession (The Valley Trust Company)	1
	533

NUMBER OF BRANCHES - OPERATING

Commercial Banks	112
Savings Banks	167
Co-operative Banks	9
	288

RETAIL INSTALLMENT SALES OF MOTOR VEHICLES (RSA 361-A)

Retail Sellers	296
Retail Sellers' Branches	14
Sales Finance Licensees	64
Sales Finance Licensees' Branches	11
	385

NEW BANKS APPROVED

Bank of Nashua Nashua	194 Main Street Nashua
Shawmut Bank New Hampshire Concord (Interim Bank)	15 North Main Street Concord

BRANCHES APPROVED

Centerpoint Bank Bedford	900 Elm Street Manchester
Cheshire County Savings Bank Keene	Brattleboro Road Hinsdale
First NH Bank Manchester	1000 Elm Street Manchester
Fleet Bank - NH Nashua	207 Daniel Webster Highway Manchester

MERGERS APPROVED

First Essex Savings Bank of New Hampshire Windham	INTO	First Essex Bank, fsb Lawrence, Massachusetts
Monadnock Bank, The Jaffrey	INTO	Cheshire County Savings Bank Keene
New Dartmouth Bank Manchester	AND	Shawmut Bank New Hampshire Concord
Valley Bank, The Hillsborough	INTO	Cheshire County Savings Bank Keene

CONVERSION OF A MUTUAL FINANCIAL INSTITUTION TO A STOCK FORM FINANCIAL INSTITUTION

	APPROVED
Peterborough Savings Bank Peterborough	7/20/93

CONVERSION FROM A COMMERCIAL INSTITUTION TO A SAVINGS INSTITUTION

New London Trust Company, The New London	TO	New London State Savings Bank, The New London (Interim Bank)

CONVERSION FROM A STATE CHARTERED FINANCIAL INSTITUTION TO A FEDERALLY CHARTERED FINANCIAL INSTITUTION

INSTITUTION		
New London State Savings Bank, The New London	TO	New London Trust, The, FSB New London
Plaistow Co-operative Bank Plaistow	TO	Plaistow Co-operative Bank, fsb Plaistow

CHARTER AMENDMENTS

Bow Mills Bank and Trust Bow	Changed the title of the 1990 Stock Issue to the 1993 Issue. Permit the Board of Directors to set the per share price for any stock offering and adjust the par value of the issued and outstanding stock from $5.00 to $1.00 per share.
Bow Mills Bank and Trust Bow	Made available shares of the Supplemental Issue of stock to officers and employees and authorized the issuance of shares to directors for services rendered.
Cheshire County Savings Bank Keene	Generally amended and restated Articles of Agreement. Changed the name of Corporation to CFX Bank.
Family Savings Bank of New Hampshire Seabrook	Changed name of the Corporation to Family Bank of New Hampshire.
First NH Investment Services Corp. Manchester	Generally amended and restated Articles of Agreement. Moved main office from City of Manchester, County of Hillsborough to City of Concord, County of Merrimack.
Laconia Savings Bank Laconia	Generally amended and restated Articles of Agreement.

REMOTE SERVICE UNITS ACCEPTED IN 1993 BY BANK

	FILED:
CHESHIRE COUNTY SAVINGS BANK	
Route 119, Hinsdale	1/27/93
174 Peterborough Street, Jaffrey	9/07/93
CONCORD SAVINGS BANK	
270 Loudon Road, Concord	12/23/93
Route 4, Epsom	10/12/93
FIRST NH BANK	
73 Fort Eddy Road, Concord	3/10/93
360 Winchester Street, Keene	1/13/93
Bennington Drive, Lebanon	2/19/93
Lee Traffic Circle, Lee	5/19/93
175 Ammon Drive, Manchester	5/19/93
255 Amherst Street, Nashua	5/19/93
Shaw's Supermarket, Plaistow Road, Plaistow	1/15/93
4 Plaistow Road, Plaistow	5/21/93
34 Plaistow Road, Plaistow	5/21/93
Route 202, Rindge	5/20/93
35 Industrial Way, Rochester	2/19/93
92 Cluff Crossing Road, Salem	1/19/93
Seacoast Shopping Center, Lafayette Road, Seabrook	1/18/93
838 Lafayette Road, Seabrook	5/19/93
Portsmouth Avenue, Stratham	5/19/93
FRANKLIN SAVINGS BANK	
135 Park Street, Northfield	9/02/93
GRANITE BANK	
7 Mill Street, Durham	2/19/93
Granite Town Plaza, Milford	4/14/93
MONADNOCK BANK, THE	
338 Main Street, Jaffrey	3/04/93
PETERBOROUGH SAVINGS BANK	
275 West Main Street, Hillsborough	11/01/93

RULES OF THE BANK COMMISSIONER

CHAPTER	TITLE	EFFECTIVE DATE
Bank 519	Stock Conversions	7/02/93

LEGISLATION ENACTED BY THE 1993 SESSION OF THE LEGISLATURE RELATIVE TO TAXATION OF BANKS

CHAPTER	RSA	
350	84	RSA 84, Taxation of Banks, repealed. Effective 7/01/93.

LEGISLATION ENACTED BY THE 1993 SESSION OF THE LEGISLATURE RELATIVE TO THE BANK COMMISSIONER

CHAPTER	RSA	
315	383	Section 9-e, Corporations as Small Business Lenders, added. Provides for the loan portfolio examination of certain United States Small Business Administration lenders by the bank commissioner. Effective 8/22/93.
315	383	Section 9-f, Other Non-Bank Lenders, added. Provides for the loan portfolio examination of certain United States Small Business Administration municipal or non-profit development organization lenders by the bank commissioner. Effective 8/22/93.

LEGISLATION ENACTED BY THE 1993 SESSION OF THE LEGISLATURE RELATIVE TO GENERAL PROVISIONS AS TO SAVINGS BANKS, TRUST COMPANIES AND DEPOSITORIES

CHAPTER	RSA	
38	384	Section 16-d, Manufactured Housing, amended. Paragraph I: deleted "and RSA 393:15-a, IV (a)" following "RSA 397:5, III-c" in first sentence. Effective 6/07/93.
110	384	Section 16-f, Residential Mortgage Loan Application Fee, added. Provides procedures for the processing of residential mortgage loan applications when the bank commissioner has determined existing procedures are not in the best interest of mortgage loan applicants. Effective 1/01/94.

LEGISLATION ENACTED BY THE 1993 SESSION OF THE LEGISLATURE RELATIVE TO INCORPORATION AND MANAGEMENT OF TRUST COMPANIES.

CHAPTER	RSA	
344	392	Section 41, Stock Assessments, repealed. Effective 7/01/93.
344	392	Section 42, Neglect to Pay, repealed. Effective 7/01/93.

LEGISLATION ENACTED BY THE 1993 SESSION OF THE LEGISLATURE RELATIVE TO BUILDING AND LOAN ASSOCIATIONS

CHAPTER	RSA	
78	393	Section 15-a, Unsecured Loans and Collateral Loans, paragraph IV (a), repealed. Effective 6/07/93.
38	393	Section 15-a, Unsecured Loans and Collateral Loans, paragraph IV, amended. Substituted "RSA 393:15-a, II, III, IV (b) and V" for "RSA 393:15-a, II, III, IV and V." Effective 6/07/93.

LEGISLATION ENACTED BY THE 1993 SESSION OF THE LEGISLATURE RELATIVE TO POWERS OF CORRESPONDING FEDERALLY CHARTERED FINANCIAL INSTITUTIONS

CHAPTER	RSA	
213	394-A	Section 5, Credit Unions, repealed, Effective 1/01/94.

LEGISLATION ENACTED BY THE 1993 SESSION OF THE LEGISLATURE RELATIVE TO CREDIT UNIONS

CHAPTER	RSA	
213	394-B	Section 5, Contents, amended generally. Effective 1/01/94.
213	394-B	Section 13, Filling Vacancies, amended generally. Effective 1/01/94.
213	394-B	Section 28, Elections and Appointments, amended. Inserted "if established" following "credit committee". Effective 1/01/94.

LEGISLATION ENACTED BY THE 1993 SESSION OF THE LEGISLATURE RELATIVE TO CREDIT UNIONS (Continued)

CHAPTER	RSA	
213	394-B	Section 29, Qualifications, amended generally. Effective 1/01/94.
213	394-B	Section 34, Loan Officers, amended generally. Effective 1/01/94.
213	394-B	Section 40, Supervisory Committee, amended. Added "as may be provided in the bylaws" following "officers". Effective 1/01/94.
213	394-B	Section 47-a, No Credit Committee, added. Provides for board of directors to perform duties of credit committee, if credit committee is not established by bylaws. Effective 1/01/94.
213	394-B	Section 52-a, Advantageous Federal Powers, added. Provides authority and procedures for credit unions to exercise powers, rights, benefits or privileges enjoyed by federal credit unions. Effective 1/01/94.

LEGISLATION ENACTED BY THE 1993 SESSION OF THE LEGISLATURE RELATIVE TO LIQUIDATION UNDER SUPERVISION OF THE BANK COMMISSIONER

CHAPTER	RSA	
245	395	Section 30, Distribution of Assets, paragraph IV-a, added. Provides for reimbursement of mortgage loan application fees when mortgage loan application is not processed due to insolvency of institution. Effective 6/15/93.

LEGISLATION ENACTED BY THE 1993 SESSION OF THE LEGISLATURE RELATIVE TO LICENSING ON NONDEPOSITORY FIRST MORTGAGE BANKERS AND BROKERS

CHAPTER	RSA	
316	397-A	Section 5, License Application; Requirements; Investigation, paragraph II (c), amended. Inserted "mortgage banker" preceding "applicant" in the second sentence and added third sentence requiring a $20,000 surety bond for mortgage broker applicants. Effective 8/22/93.

BANK HOLDING COMPANIES
AND
SUBSIDIARY BANKS,
INTERSTATE BANK AFFILIATIONS
AND
INTERNATIONAL BANK AFFILIATIONS

BANK HOLDING COMPANIES AND SUBSIDIARY BANKS

BANK OF IRELAND FIRST HOLDINGS, INC.

First NH Bank
First NH Investment Services Corp.

BANK OF NEW HAMPSHIRE CORPORATION

Bank of New Hampshire

BANKCORE, INC.

North Conway Bank

CHESHIRE FINANCIAL CORPORATION

CFX Bank

COMMUNITY BANKSHARES, INC.

Concord Savings Bank

CONNECTICUT RIVER BANCORP, INC.

Connecticut River Bank
Peoples Bank of Littleton

CORNERSTONE FINANCIAL CORPORATION

Cornerstone Bank

FAMILY BANCORP OF NEW HAMPSHIRE

Family Bank of New Hampshire

FINEST FINANCIAL CORPORATION

Pelham Bank and Trust Company

FIRST COASTAL BANKS, INC.

First National Bank of Portsmouth, The

FIRST COLEBROOK BANCORP, INC.

First Colebrook Bank, The

FIRST DISCOUNT BANK

First Deposit National Bank
First Deposit National Credit Card Bank

GRANITE STATE BANKSHARES, INC.

Granite Bank

GREAT BAY BANKSHARES, INC.

Constitution Trust Company
Southeast Bank for Savings

HORIZON BANKS, INC.

Horizon Bank and Trust

INDIAN HEAD BANKS, INC.

Fleet Bank - NH

NH THRIFT BANKSHARES

Lake Sunapee Savings Bank, fsb

NFS FINANCIAL CORP.

NFS Savings Bank, fsb

NORTH AMERICAN BANK CORPORATION

Farmington National & Savings Bank

PEMI BANCORP, INC.

Pemigewasset National Bank of Plymouth, The

PORTSMOUTH BANK SHARES, INC.

Portsmouth Savings Bank

PROFILE FINANCIAL CORPORATION

Plaistow Bank and Trust Company

ROCKINGHAM BANCORP

First Savings of New Hampshire

VILLAGE FINANCIAL CORPORATION

Village Bank & Trust Company

INTERSTATE BANK AFFILIATIONS

EASTERN BANCORP, INC.
ROCKINGHAM BANCORP

First Savings of New Hampshire

FAMILY BANCORP
FAMILY BANCORP OF NEW HAMPSHIRE, INC.

Family Bank of New Hampshire

FLEET FINANCIAL GROUP, INC.
INDIAN HEAD BANKS, INC.

Fleet Bank - NH

PEOPLES HERITAGE FINANCIAL GROUP, INC.
FIRST COASTAL BANKS, INC.

First National Bank of Portsmouth

INTERNATIONAL BANK AFFILIATIONS

BANK OF IRELAND
BANK OF IRELAND (US) HOLDINGS, INC.
BANK OF IRELAND FIRST HOLDINGS, INC.

First NH Bank
First NH Investment Services Corp.

ABSTRACTS OF THE ANNUAL REPORT OF COMMERCIAL BANKS SHOWING LOCATION, NAMES OF OFFICERS AND DIRECTORS

BERLIN

THE BERLIN CITY BANK
P.O. BOX 9 - 9 MAIN STREET
BERLIN, NEW HAMPSHIRE 03570
TEL. 752-1171
FAX 752-2836

(Year of Incorporation - 1901)

BRANCHES
260 Main Street, Gorham, NH 03581
Tel. 466-5467
2 State Street, Groveton, NH 03582
Tel. 636-1611
Indian Head Plaza, North Conway, NH 03860
Tel. 356-8000
Northway Plaza, North Conway, NH 03860
Tel. 356-7091

OFFICERS

CHAIRMAN OF THE BOARD
William J. Woodward

PRESIDENT
** Hugh M. Taylor

EXECUTIVE VICE PRESIDENT/TREASURER
David J. O'Connor

SENIOR VICE PRESIDENTS
Paul G. Campagna
John H. Stratton

VICE PRESIDENTS
Lawrence J. Bessinger
James R. Brannen
Richard Brunelle
Armand O. Milot
James M. O'Donnell
Mark R. Poyant

ASSISTANT VICE PRESIDENTS
Ronald D. Beaudoin
Susan L. Goupil
John Metz

CONSUMER LOAN OFFICER
Joane Belleau

MORTGAGE LOAN OFFICERS
Jeannine Birch
Jean Tremblay

BRANCH MANAGERS
Dorothy Daley
Olive T. Deblois
Diana P. Hamel
Lillian P. Landry

DIRECTORS
Peter Bornstein
Gerard Cote
Barry Kelley
Randall G. Labnon
* John D. Morris
John D. Morton, Sr.
* Hugh M. Taylor
* William J. Woodward
Theodore Wroblewski

* Investment Committee Members
** Chief Executive Officer

BOW

BOW MILLS BANK AND TRUST
503 SOUTH STREET
BOW, NEW HAMPSHIRE 03304
TEL. 225-6700
FAX 225-6274

(Year of Incorporation - 1987)

OFFICERS

CHAIRMAN OF THE BOARD
John E. Swenson

PRESIDENT
**Peter H. Winship

VICE PRESIDENTS
Anthony J. Pucci
Anthony R. Walker

ASSISTANT VICE PRESIDENT
Ann D. Dow

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*Christopher R. Chisholm
*Robert A. Cole
Peter DeJager
*Jeffrey D. Foote
Raymond W. Godbout
William H. Hilton, Jr.
*Robert R. Pike
Stephen M. Rosenberg
*Jonathan H. Ruggles
John E. Swenson
*Peter H. Winship

*Investment Committee Members
**Chief Executive Officer

CHARLESTOWN

CONNECTICUT RIVER BANK

P.O. BOX 500 - 100 MAIN STREET
CHARLESTOWN, NEW HAMPSHIRE 03603-0500
TEL. 826-7764
FAX 826-4034

(Year of Incorporation - 1864)

BRANCHES

137-139 Broad Street, Claremont, NH 03743
Tel. 543-1276

255 West Street, Keene, NH 03431
Tel. 357-1619

Route 123, Langdon, NH 03602
Tel. 835-6333

Miracle Mile Plaza, Lebanon, NH 03766
Tel. 448-0088

North Main Street, Walpole, NH 03608
Tel. 756-9293

OFFICERS

PRESIDENT
** John E. Bentley

EXECUTIVE VICE PRESIDENT
Gary W. Gray

VICE PRESIDENT/TREASURER
Stephen J. Bentley

VICE PRESIDENTS
Thomas D. Bentley
Paul D. Slade

ASSISTANT VICE PRESIDENTS
Robert Kasprzak
Paul D. Silva

ASSISTANT TREASURER
Brenda E. Lindblade

LOAN OFFICERS

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Judith B. Domingue
Bruce R. French
Matthew D. Morrison
Brenda I. Ouellette
Normand B. Paulhus, II
William A. Smith
Linda A. Stewart
William D. Waite

LOAN DOCUMENTATION OFFICER
Nancy E. Smith

OPERATIONS OFFICER
Curt Clough

CUSTOMER SERVICE OFFICER
Linda L. Tenney

ASSISTANT BRANCH MANAGER
Karen F. Blair

DIRECTORS

Ernest L. Bell, III
* John E. Bentley
John D. Bourdon
Paul S. Cray
* John E. Follett
* David T. Henry
Stewart A. Rouse
Roger H. Ryan

* Investment Committee Members
** Chief Executive Officer

COLEBROOK

THE FIRST COLEBROOK BANK
P.O. BOX 88 - 147 MAIN STREET
COLEBROOK, NEW HAMPSHIRE 03576
TEL. 237-5551
FAX 237-5736

(Year of Incorporation - 1889)

OFFICERS

CHAIRMAN OF THE BOARD
Norman S. Brungot

VICE CHAIRMAN OF THE BOARD
Victor P. Bruno

PRESIDENT
** Willard G. Bromage, Jr.

VICE PRESIDENT
Robert W. Gooch

VICE PRESIDENT/TREASURER
Jean F. Ladd

ASSISTANT TREASURER
Sharon A. Leicht

VICE PRESIDENT/COMPLIANCE OFFICER
Jeannette E. Nichols

MORTGAGE LOAN OFFICER
Linda J. Clogston

COMMERCIAL LOAN OFFICERS
Avis E. Brosseau
Alison L. Lynch

LOAN OFFICER
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ASSISTANT VICE PRESIDENT
Susan K. Robidas

CUSTOMER SERVICE OFFICER
Rosemary J. Mulliken

CUSTOMER SERVICE OFFICER/HEAD TELLER
Pierrette S. Champagne

DIRECTORS

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- * Norman S. Brungot
- * Victor P. Bruno
- * Robert W. Gooch
- * Wendell L. Herman
- * Palmer B. Lewis
- * Harry L. Olmstead, Jr.
- * Warren E. Pearson
- * Malcolm R. Washburn

* Investment Committee Members
** Chief Executive Officer

CONCORD

CHARTER TRUST COMPANY

P.O. BOX 2530 - 90 NORTH MAIN STREET
CONCORD, NEW HAMPSHIRE 03302
TEL. 224-1350
FAX 224-1135

(Year of Incorporation - 1984)

BRANCH

34 Wakefield Street, Rochester, NH 03867
Tel. 332-2511

OFFICERS

CHAIRMAN OF THE BOARD
** Robert J. Diefendorf

PRESIDENT
Niall J. MacDonagh

VICE PRESIDENTS/TRUST OFFICERS

James J. Bedard
Daniel R. Gornell
Brenda B. Harrington
Bonnie M. Hunt
John J. Latimer
Denise A. McClintic
David J. Palfrey
Dohrman J. Sinclair, III

VICE PRESIDENT/INVESTMENT OFFICER
Michael A. Friedman

SENIOR INVESTMENT OFFICER
Maureen Kelliher

INVESTMENT OFFICER
Alexandra K. Binner

TRUST OFFICER
Lynn E. Jones

OPERATIONS OFFICER
Cindy J. Motta

DIRECTORS

* Robert J. Diefendorf
* Jean E. Kennedy
* Niall J. MacDonagh
* David E. Tardif
* Stephen R. Theroux
* Charles E. Thorndike
* Donald R. Tisdale
* Richard C. Young

* Investment Committee Members
** Chief Executive Officer

CONCORD

FIRST NH INVESTMENT SERVICES CORP.

ONE CAPITAL PLAZA
CONCORD, NEW HAMPSHIRE 03301
TEL. 800-451-7025
FAX 224-9405

(Year of Incorporation - 1986)

OFFICERS

PRESIDENT/TREASURER

** John L. Claps

SENIOR VICE PRESIDENTS

Elaine S. MacAdam
Charles H. Mantford
Delma H. Reagan

VICE PRESIDENTS

Judith V. Bell
Therese A. Benoit
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Phillip F. Boehmke
Gregory S. Boyd
Romeo E. Dorval
Leslie H. Goodnow
B. Randy Haas
Mark E. Lavalle
Mark R. Litzerman
Susan Martore-Baker
William B. Morrison
Herbert W. Nelson
Jon F. Nivus
Judith Noel
Verna A. Pare
Cheryl A. Parzych
Susan Poliquin
Carolyn E. Pomfret
Patricia S. Qualter
Joan S. Rice
Robert D. Sandler
Stephen P. Turner
Margaret A. Wiebusch
Debra T. Wilner
Sarah Q. Yoshida

DIRECTORS

John L. Claps
Jameson S. French
William B. Hart, Jr.
Hannah M. McCarthy
* L. Douglas O'Brien
* William P. Stone
* Kimon S. Zachos

---

* Investment Committee Members
** Chief Executive Officer

CONCORD

HORIZON BANK AND TRUST

P.O. BOX 2067 - 197 LOUDON ROAD
CONCORD, NEW HAMPSHIRE 03302-2067
TEL. 226-3600
FAX 226-3886

(Year of Incorporation - 1988)

OFFICERS

CHAIRMAN OF THE BOARD
Thomas D. Rath

PRESIDENT
** Bruce D. Clow

EXECUTIVE VICE PRESIDENT
Thomas W. Brightman

VICE PRESIDENTS
Russell D. Coburn
Nita J. Raby
Mary J. Ricker

ASSISTANT VICE PRESIDENTS
J. Thomas Mitchell
Nancy E. Porosky

CREDIT OFFICER
Rita C. Berard

FINANCIAL SERVICES OFFICERS
Richard D. Holden
Mary Lynne Rahlson

DIRECTORS

* Kenneth A. Bradley
* Thomas W. Brightman
* Richard W. Burpee, Jr.
Daniel E. Church
Bruce D. Clow
* Raymond P. D'Amante
Thomas E. King
Forrest D. McKerley
Thomas D. Rath
Peter P. Timbas
* Richard G. Warner
Charles F. Whittemore
* Sherilyn Burnett Young

* Investment Committee Members
** Chief Executive Officer

CORNERSTONE BANK

P.O. BOX 326 - 15 EAST BROADWAY
DERRY, NEW HAMPSHIRE 03038
TEL. 432-9517
FAX 437-4336

(Year of Incorporation - 1969)

BRANCHES

Business Loop #101, Candia, NH 03034
Tel. 483-2151

Route 102, Raymond Road, Chester, NH 03036
Tel. 887-4496

57 Crystal Avenue, Derry, NH 03038
Tel. 432-9517

Route 111, East Hampstead, NH 03826
Tel. 382-7111

Daniel Webster Highway North, Manchester, NH 03104
Tel. 622-7616

728 Massabesic Street, Manchester, NH 03103
Tel. 625-4644

779 South Main Street, Manchester, NH 03102
Tel. 645-1800

379 Amherst Street, Nashua, NH 03063
Tel. 881-4459

188 Main Street, Nashua, NH 03060
Tel. 889-8889

Route 111, Windham, NH 03087
Tel. 432-8502

OFFICERS

CHAIRMAN OF THE BOARD
** John M. Terravecchia

PRESIDENT
G. Robert Smith

FIRST VICE PRESIDENT
Howard S. Dearth

SECOND VICE PRESIDENT
Horace A. Holaday, Jr.

VICE PRESIDENT/TREASURER
Robert E. Benoit

VICE PRESIDENTS
Dolores T. Brusky
Edward D. Dumm
Catherine A. Gelinas
Terry Girolimon

ASSISTANT VICE PRESIDENT
Bonnie A. White

ASSISTANT TREASURERS

Tracy Morrison
Dolores M. Smith
Carlton H. White
Joan M. Willey
Katherine M. Zysk

SECRETARY

Edward D. Bureau

CONTROLLER

Ronald E. Vincent

COMPLIANCE OFFICER

Cheryl Andrew

INTERNAL AUDITOR

Paul J. Mitchell

ADMINISTRATIVE OFFICER

Donna L. Harrica

FINANCIAL SERVICES OFFICER

Daniel P. Marrone

OPERATIONS OFFICER

Marjorie A. Garvin

INSTALLMENT LOAN SERVICES OFFICER

Phyllis Gragg

BRANCH MANAGER

Kenneth Briggs

DIRECTORS

* Robert E. Benoit
* Edward D. Bureau
* Howard S. Dearth
* Edward E. Gage, Jr.
* Horace A. Holaday, Jr.
* Paul T. Phillips
* G. Robert Smith
* Arnold C. Soney
* John M. Terravecchia
* John J. Zito

* Investment Committee Members
** Chief Executive Officer

DOVER

CONSTITUTION TRUST COMPANY

P.O. BOX 1049 – 104 WASHINGTON STREET
DOVER, NEW HAMPSHIRE 03820
TEL. 749-0303
FAX 749-0096

(Year of Incorporation - 1988)

OFFICERS

CHAIRMAN OF THE BOARD
Donald R. Hatt

VICE CHAIRMAN OF THE BOARD
Gerald F. Janelle

PRESIDENT
** John D. Griffiths

ASSISTANT VICE PRESIDENT/TRUST OFFICER
Linda K. Hinton

ASSISTANT TRUST OFFICER/CONTROLLER
John F. Casey, III

DIRECTORS

* Bruce D. Clow
* Gregory M. Dickinson
* Richard W. DuBois
* John D. Griffiths
* Donald R. Hatt
* Gerald F. Janelle

* Investment Committee Members
** Chief Executive Officer

GILFORD

VILLAGE BANK & TRUST COMPANY
P.O. BOX 7345 - COUNTRY CLUB ROAD
GILFORD, NEW HAMPSHIRE 03247
TEL. 528-3000
FAX 527-0565

(Year of Incorporation - 1981)

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT
** Gregory M. Dickinson

VICE PRESIDENT/TREASURER
John H. Martin

ASSISTANT VICE PRESIDENTS
Elaine L. B. Miller
Mary K. Richardson
Joanne T. Pike

LOAN OFFICERS
Lynn E. Ostrand
Heather D. Young

BANK OFFICER
Mary M. Harrison

DIRECTORS

* Gregory M. Dickinson
* Lawrence W. Guild, II
* David F. Haley
* Sandra T. McGonagle
* Edgar D. McKean, III
* Charles D. Stafford
* Bradley J. Thompson

* Investment Committee Members
** Chief Executive Officer

KEENE

GRANITE BANK

P.O. BOX 627 - 122 WEST STREET
KEENE, NEW HAMPSHIRE 03431-0627
TEL. 352-1600
FAX 352-0117

(Year of Incorporation - 1895)

BRANCHES

Junction Routes 101A & 122, Amherst, NH 03031
Tel. 673-4700

Junction Routes 9 & 63, Chesterfield, NH 03443
Tel. 363-8335

70 Main Street, Durham, NH 03452
Tel. 868-5574

Junction Elm Street at Route 101, Milford, NH 03055
Tel. 673-4700

21 Grove Street, Peterborough, NH 03458
Tel. 924-7111

Junction Routes 101 & 202, Peterborough, NH 03458
Tel. 924-7111

Route 1, Portsmouth, NH 03801
Tel. 431-3611

OFFICERS

CHAIRMAN OF THE BOARD
Stacey W. Cole

PRESIDENT
** Charles W. Smith

REGIONAL BANK PRESIDENTS
John F. Dinkel, Jr.
William C. Henson

SENIOR EXECUTIVE VICE PRESIDENT
Charles B. Paquette

EXECUTIVE VICE PRESIDENTS
William D. Elliott
William G. Pike

GRANITE BANK (Continued)

FIRST VICE PRESIDENT
Karen Benson

VICE PRESIDENTS
Stephen M. Bianco
Whalen B. Dunn
Robert W. Hill
Jane C. Marmontello
Steven J. Ryder

ASSISTANT VICE PRESIDENTS
Tammy L. Bischof
Kathleen Courser
Katrina P. Cutts
Edward J. Eason
Donald J. LaFontaine
Mark R. Nugent

SERVICING OFFICER
Laurie Austin

ASSISTANT CONTROLLER
Jane Ellen Zimmerman

SYSTEMS OFFICER
Donald LaFontaine

OPERATIONS OFFICER
Kathy Gallagher

COMMERCIAL LOAN OFFICERS
Lloyd Dollins
Philip L. Mireault
P. Scott Roberts
Stephen Witt

CONSUMER LOAN OFFICER
Mary E. Anderson

LOAN OFFICER
Rosemary Bickford

DATA PROCESSING OFFICER
Carol A. Kay

BRANCH MANAGERS
Kim Bergeron
Bonnie Canterbury
Susan Drew
Cynthia Falkowski
Beth L'Homme
Valarie Thomas

DIRECTORS
* Dorothy Arwe
* Gordon Billipp
* D. Stuart Blakely
* Stacey W. Cole
* Philip Hamblet
* Joseph S. Hart
* James Koontz
* Jane B. Reynolds
* William Smedley, V
* Charles W. Smith
* E. Story Wright

* Investment Committee Members
** Chief Executive Officer

AMERICAN TRUST COMPANY

ONE COURT STREET
LEBANON, NEW HAMPSHIRE 03766
TEL. 448-6415

(Year of Incorporation - 1991)

OFFICERS

CHAIRMAN OF THE BOARD/CLERK/TRUST OFFICER
** Donald E. Vogel

PRESIDENT/TREASURER/SECRETARY/TRUST OFFICER
Paul H. Collins

NEW BUSINESS OFFICER
Jeffrey A. Glosser

DIRECTORS

- * Paul H. Collins
- * Robert E. Moses
- David E. Orr
- John C. Peiffer
- * Donald E. Vogel

* Investment Committee Members
** Chief Executive Officer

PEOPLES BANK OF LITTLETON

3 MAIN STREET
LITTLETON, NEW HAMPSHIRE 03561
TEL. 444-5333
FAX 444-0548

(Year of Incorporation - 1965)

BRANCHES

Main & Congress Street, Bethlehem, NH 03574
Tel. 869-3311

Main Street, Franconia, NH 03580
Tel. 823-8104

9 North Main Street, Lancaster, NH 03584
Tel. 788-4769

OFFICERS

PRESIDENT
** Edward G. Martin, Sr.

VICE PRESIDENT
Christine S. Latulip

ASSISTANT VICE PRESIDENT/TREASURER
Janet M. Daly

ASSISTANT VICE PRESIDENT
James E. McLaren

LOAN OFFICERS
Mildred R. Nelson
Robert E. Paddock

SECURITY OFFICER
Lillian M. Sylvestre

DIRECTORS

* Judith F. Aydelott
John E. Bentley
Paul D. Desjardins
* George E. Foss, III
* Edward G. Martin, Sr.
David B. Shepatin

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

BANK OF NEW HAMPSHIRE
300 FRANKLIN STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 624-6600
FAX 625-4085

(Year of Incorporation - 1987)

BRANCHES
Junction Routes 3 & 28, Allenstown, NH 03275
Tel. 485-4011
Route 125 & Province Road, Barrington, NH 03825
Tel. 664-5800
Central Square, Bristol, NH 03222
Tel. 744-8521
143 North Main Street, Concord, NH 03301
Tel. 225-4500
216 Loudon Road, Concord, NH 03301
Tel. 225-4500
884 Main Street, Contoocook, NH 03229
Tel. 746-4121
353 Central Avenue, Dover, NH 03820
Tel. 742-2100
845 Central Avenue, Dover, NH 03820
Tel. 742-2100
Epsom Circle, Epsom, NH 03234
Tel. 736-9363
887 Lafayette Road, Hampton, NH 03842
Tel. 926-6868
School Street, Hillsboro, NH 03244
Tel. 464-5527
1288 Hooksett Road, Hooksett, NH 03106
Tel. 668-2192
80 Derry Street, Hudson, NH 03051
Tel. 880-5400
2 South Beech Street, Manchester, NH 03103
Tel. 624-6600
1541 North Elm Street, Manchester, NH 03101
Tel. 624-6600
293 South Main Street, Manchester, NH 03102
Tel. 624-6600
115 John Devine Drive, Manchester, NH 03103
Tel. 624-6600

BANK OF NEW HAMPSHIRE (Continued)

300 Daniel Webster Highway, Merrimack, NH 03054
Tel. 880-5400
32 Daniel Webster Highway, Merrimack, NH 03054
Tel. 880-5400
191 Main Street, Nashua, NH 03060
Tel. 880-5400
Nashua Mall, Nashua, NH 03060
Tel. 880-5400
300 Main Street, Nashua, NH 03060
Tel. 880-5400
221 Daniel Webster Highway, Nashua, NH 03060
Tel. 880-5400
72 Exeter Street, Newmarket, NH 03857
Tel. 659-6746
Route 4, Northwood, NH 03261
Tel. 942-8739
Two Harbour Place, Portsmouth, NH 03801
Tel. 433-4320
50 Glass Street, Suncook, NH 03275
Tel. 485-9564

OFFICERS

CHAIRMAN OF THE BOARD
Davis P. Thurber

PRESIDENT
* Paul R. Shea

REGIONAL PRESIDENT
David G. Torr

SENIOR EXECUTIVE VICE PRESIDENT
Harold R. Acres

EXECUTIVE VICE PRESIDENTS
R. Scott Bacon
Alice L. DeSouza
Robert B. Esau

SENIOR VICE PRESIDENTS
Edward P. Carter
Paul E. Duffy, II
JoAnne T. Howard
Cornelius J. Joyce
Mary W. McLaughlin
Roger A. Menard

CHIEF FINANCIAL OFFICER
Gregory D. Landroche

DIRECTOR OF INFORMATION SERVICES
Allen G. Tarbox, Jr.

DIRECTORS

Arthur E. Comolli
* Raymond G. Cote
* Raymond J. Creteau
* Paul R. Shea
Davis P. Thurber
Richard S. West

* Investment Committee Members
** Chief Executive Officer

NASHUA

FLEET BANK – NH
ONE INDIAN HEAD PLAZA
NASHUA, NEW HAMPSHIRE 03060
TEL. 594-5000

(Year of Incorporation - 1851)

BRANCHES
46 South River Road, Bedford, NH 03102
Tel. 647-7900

14 Sullivan Street, Claremont, NH 03743
Tel. 543-3182

30 Storrs Street, Concord, NH 03301
Tel. 225-4400

23 Main Street, Conway, NH 03818
Tel. 447-4700

20 East Broadway, Derry, NH 03038
Tel. 434-3300

180 Washington Street, Dover, NH 03820
Tel. 742-6737

144 Main Street, Epping, NH 03042
Tel. 433-3636

60 Portsmouth Avenue, Exeter, NH 03833
Tel. 778-2053

700 Mast Street, Goffstown, NH 03045
Tel. 647-7873

264 Lafayette Road, Hampton, NH 03842
Tel. 926-8894

63 South Main Street, Hanover, NH 03755
Tel. 643-1000

Alvirne High School, 200 Derry Road, Hudson, NH 03051
Tel. 886-1456

15 Ferry Street, Hudson, NH 03051
Tel. 594-5020

20 Central Square, Keene, NH 03431
Tel. 357-8100

400 South Main Street, Laconia NH 03246
Tel. 524-3636

1 Medical Center Drive, Lebanon, NH 03766
Tel. 643-1100
160 Main Street, Littleton, NH 03561
Tel. 444-8000
2 Orchard View Drive, Londonderry, NH 03053
Tel. 434-3330
Main Street, Lyme, NH 03768
Tel. 795-2101
620 Elm Street, Manchester, NH 03101
Tel. 647-7666
421 Daniel Webster Highway, Merrimack, NH 03054
Tel. 424-5501
488 Amherst Street, Nashua, NH 03063
Tel. 594-5025
146 Main Street, Nashua, NH 03060
Tel. 594-5618
13 Northeastern Boulevard, Nashua, NH 03062
Tel. 594-5030
140 Main Street, Newmarket, NH 03857
Tel. 659-5566
Indian Mound Shopping Center, Ossipee, NH 03864
Tel. 539-4300
848 Islington Street, Portsmouth, NH 03801
Tel. 433-3500
3 Pleasant Street, Portsmouth, NH 03801
Tel. 433-3435
6 Epping Street, Raymond, NH 03077
Tel. 895-3144
66 South Main Street, Rochester, NH 03867
Tel. 332-6000
20 North Broadway, Salem, NH 03079
Tel. 898-2341
60 King's Square, Whitefield, NH 03598
Tel. 837-2531
Main Street, Wilton, NH 03086
Tel. 654-2611
55 Central Street, Woodsville, NH 03785
Tel. 747-3341

OFFICERS

CHAIRMAN OF THE BOARD

Dean T. Holt

PRESIDENT

** Michael C. Whitney

EXECUTIVE VICE PRESIDENTS

Mary Pat Dolan
Mark F. Tierney

SENIOR VICE PRESIDENTS

Joseph H. Bly
Ronald R. Cote
Scott D. Cote
Donald A. Cyr
John A. Hopper
Louis L. Murray
James E. Tibbetts

VICE PRESIDENTS

Nathan Anderson
Roger Archambault
Allen F. Bednarz
Donald M. Bennert
David A. Bennett
MaryAnne Bland
Stephen H. Bradbury
Brenda A. Calamari
Robert D. Calamari
David A. Canedy
Susan L. Clark
Stephen E. Colby
Elizabeth B. Collins
Laurel M. Corriveau
Karen A. Cross
Deborah A. DeColfmacker
Alfred DeGemmis
Donna M. Demers
Michael C. Demers
John M. Donald
Jonathan H. Dowst
Mary Jane Driscoll
Jonathan K. Ellis
Wayland C. Elwood
Allan F. Everson
Terance G. Fancy
Madeline A. Ferrari
Monica Giovanniello
Robert L. Gorham
Debbie Holmes
Gregory P. Hughan
David Hughes
Richard W. Husband, Jr.
Sharon L. Keefe
John W. Kingston
Dennis Lagueux
Rene L. Lamontagne
Gerald R. Laporte
Stephen S. Lawrence
Francis T. Maguire
Anthony T. Manero
Charlene C. McGee
Marsha A. Miller
Thomas L. Mortimer
Joseph P. Mullin
Lawrence F. Murphy
Donna M. Nicoll
Robert J. Nicoll
Earlo A. Pelletier
Lori M. Piper
Andrew B. Rosen
Michael A. Sandoval
Joyce C. Schraeder
Jeffrey P. Seifert
Kevin Shea
Kenneth R. Sheldon
Lucille A. Shelton
Jeffrey Tatro
James P. Violette
Julie A. Walleston
Donna M. Wasiewski
Douglas R. Weick
Mark L. Young

ASSISTANT VICE PRESIDENTS

Barbara J. Avery
Bruce Baker
Lisa Baker
Nora Clark
Elizabeth A. Farrell
Lori Flahive
Michael R. Fortin
David Green
Robert D. Guere
Suzanne Healey
Margot Hilton
Janet S. Keane
Barbara L. Kelley
Scott M. Kingsley
Marcia R. Latorre
Ann H. Lipsy
Edmund Mangini
Karen Pandiscio

ASSISTANT VICE PRESIDENTS (Continued)

Andre P. Pelletier
Margaret M. Plumer
Jeffrey R. Potter
Cynthia Rechsteimer
Heather R. Ross
Patricia Ryan
Mary Jane Santos
S. Kimberly Spaner
Jeffrey Sturd
Nancy L. Sullivan
Christina VanBeaver
Carolyn Walker
Mary Walters

BANKING OFFICERS

Dorothy Belmore
J. Scott Bennett
Daniel Bernard
William R. Bibber
Ruth P. Bitchell
Suzanne T. Boucher
Karen J. Carlson
Julie F. Chasseur
Sharon Christopherson
Laura A. Comer
Mark A. Correnti
Timothy O. Cramer
Terry J. Daniels
Rachel Dargie
Rita B. Degoosh
Holly B. Delage
Denise Delnicki
Cara Donnelly
Deborah J. Duchemin
Gregory M. Eliasen
John Elsnau
Douglas W. Forrest
James V. Gandolfo
Gregory P. Green
Mary L. Gross
Robert D. Guere
Melanie S. Hart
Sandra B. Hunt
LoriAnne Ingraham
Judith H. Jaskiewicz
Elizabeth Johnson
Sharon M. Labranche
Donna M. Labrie
Diana LaGasse
Robin LaPointe
Eric Leuteritz
Kimberly S. MacGibbon
Michelle A. Matthews
Donald McIntosh
James McKenna
Carol Mercer
Sandra Merrill
Carol L. Mucci
Hilda C. Mugford
Judith A. Murch
Elizabeth Nanda
Wendie Nicholson
Deborah A. Palmer
Margaret M. Pratt
George O. Reagan
Frances M. Roderick
Debra G. Scott
Sue Ellen Smulski
Stephanie Spencer
Katherine P. Tomes
David R. Trayers
Jeanette M. Underwood
Hilary A. Vineyard
Sandra G. Wattendorf
Carol Woodward
Martha Woolhouse

DIRECTORS

* Maurice L. Arel
Ferris G. Bavicchi
James E. Chandler
John C. Collins
Christopher G. Eliades
* Martin I. Elkin
* Wesley C. Elmer
* Jane E. Hager
Christine G. Hallock
Paul J. Holloway, Jr.
Dean T. Holt
J. Bonnie Newman
Thomas H. Pering
Leonard J. Peterson
John B. Robinson, Jr.
Richard L. Trombly
* Michael C. Whitney
John M. Wright

* Investment Committee Members
** Chief Executive Officer

NEW LONDON

THE NEW LONDON TRUST COMPANY

P.O. BOX 158 – 150 MAIN STREET
NEW LONDON, NEW HAMPSHIRE 03257
TEL. 526-2535
FAX 526-2606

(Year of Incorporation - 1958)

BRANCHES

Lawrence Street, Andover, NH 03216
Tel. 735-5923

Danbury General Store, Danbury, NH 03230
Tel. 768-5544

1 Maple Street, Hanover, NH 03755
Tel. 643-6509

80 South Main Street, Hanover, NH 03755
Tel. 643-1537

Route 103, Newbury, NH 03255
Tel. 763-5544

146 Main Street, New London, NH 03257
Tel. 526-2535

50 Newport Road, New London, NH 03257
Tel. 526-2535

20 Grove Street, Peterborough, NH 03458
Tel. 924-8450

OFFICERS

CHAIRMAN OF THE BOARD
William F. Kidder, Sr.

PRESIDENT/TREASURER
** William F. Kidder, Jr.

SENIOR VICE PRESIDENTS

William B. Hamilton, Jr.
Charles V. Sebring
Rae F. Voss

ASSISTANT VICE PRESIDENTS

Terrie M. Donnell
Jennifer T. Dow
Maryanne E. Petrin
Diane M. Rankins
Kathleen A. Rice
Debra W. Sias
Christine Tompkins
Scott B. Walters

BRANCH MANAGER

Marie A. Stevens

VICE PRESIDENTS

Elaine D. Bernier
Colin S. Campbell
James P. Howard
Kurt E. Merrill
Gerald C. Milkowski
Richard C. Padgham
Roy C. Raven
Susan K. Salton
Gregory D. Stevenson
Deanna M. Wachsmuth
Patricia L. Welch
Elizabeth A. Williams

THE NEW LONDON TRUST COMPANY (Continued)

TRUST ADMINISTRATORS

Abigail P. Anthony
Susan J. Cross
Cindy Daley

DIRECTORS

H. Roy Bentley
William S. Berger
* James C. Cleveland
Peter D. Danforth
* Claude E. Gardner
* William F. Kidder, Jr.
William F. Kidder, Sr.
Robert E. McGinness
F. Graham McSwiney
Chandler M. Perkins
Charles V. Sebring
* David B. Wray

* Investment Committee Members
** Chief Executive Officer

NORTH CONWAY BANK

P.O. BOX 1460 - 2561 MAIN STREET
NORTH CONWAY, NEW HAMPSHIRE 03860-1460
TEL. 356-5466
FAX 356-9480

(Year of Incorporation - 1900)

BRANCHES

51 White Mountain Highway, Conway, NH 03818
Tel. 447-3700

Route 16, Glen, NH 03838
Tel. 383-6813

Junction Routes 16 & 302, North Conway, NH 03860
Tel. 356-6397

157 South Main Street, North Conway, NH 03860
Tel. 356-9416

Route 16, West Ossipee, NH 03890
Tel. 539-7501

OFFICERS

PRESIDENT
** S. Jean Fernandez

SENIOR VICE PRESIDENT
James Balkey

ASSISTANT VICE PRESIDENTS
John A. Cuddy
Peter Lighthall
Rosemarie Liska
Rebecca A. Lyman
Allan J. Walter, Jr.

EXECUTIVE VICE PRESIDENT
Fielding Moore

VICE PRESIDENTS
David Burdette
Joseph L. Costello
William G. Edmunds

TREASURER
Dale A.Goodwin

COMPLIANCE OFFICER
Michael J. Turcotte

DIRECTORS

J. Frank Crowley
* S. Jean Fernandez
* L. Hamlin Greene
Douglas Meader
* George Weston

* Investment Committee Members
** Chief Executive Officer

PELHAM

PELHAM BANK AND TRUST COMPANY
BRIDGE STREET, ROUTE 38
PELHAM, NEW HAMPSHIRE 03076
TEL. 635-3545
FAX 635-3374

(Year of Incorporation - 1968)

BRANCHES

Route 28, Salem, NH 03079
Tel. 893-6151

Route 111, Windham, NH 03087
Tel. 432-1900

OFFICERS

CHAIRMAN OF THE BOARD

George Harris

PRESIDENT/TREASURER

** Robert N. Wheeler

SENIOR VICE PRESIDENTS

David N. Burnett
Alan J. Cieto
Paul Santos

VICE PRESIDENTS

Paul Clarke
Brenda Fiorante
Laura Pepa
Allan Virr

ASSISTANT VICE PRESIDENTS

Kathleen Brandolini
Joanne Cronin
Gloria Hachey
Edward Murphy
Raymond Wrobel

ASSISTANT TREASURERS

Deborah Campbell
Nancy Curtis
Sheryl Melnick

AUDITOR

Karen Lewis

CLERK

Theodore Russem

DIRECTORS

Ralph Boutwell
Neil Fineman
George Harris
Michael Jones
* Willis Low
William McNamara
Titus Plomaritus
* Theodore Russem
* Robert N. Wheeler

* Investment Committee Members
** Chief Executive Officer

PLAISTOW

PLAISTOW BANK AND TRUST COMPANY
P.O. BOX 368 - 47 PLAISTOW ROAD
PLAISTOW, NEW HAMPSHIRE 03865-0368
TEL. 382-6511
FAX 382-6431

(Year of Incorporation - 1967)

BRANCHES
Route 121, Atkinson, NH 03811
Tel. 362-5596

Route 121, Main Street, Hampstead, NH 03841
Tel. 329-6711

Church Street, Kingston, NH 03848
Tel. 642-3353

Route 111 & Little River Road, Kingston, NH 03848
Tel. 642-3667

29 South Main Street, Newton, NH 03858
Tel. 382-1800

89 Main Street, Plaistow, NH 03865
Tel. 382-3317

OFFICERS

CHAIRMAN OF THE BOARD
William S. Bartlett, Jr.

PRESIDENT
** Philip C. Plante

SENIOR VICE PRESIDENT
John R. Livesey

VICE PRESIDENTS
James D. Dwyer
David N. Gauron
Alfreda N. Woodlock

ASSISTANT VICE PRESIDENT
Jane E. Stewart

TREASURER
Allan J. Bowie

ASSISTANT TREASURERS
Barbara M. Moran
Doris A. Savage

PERSONNEL OFFICER
Ellen H. Calef

LOAN OPERATIONS OFFICER
Denise M. Wirtz

MANAGERS
MaryJo Gleed
MaryBeth Mahoney
Elizabeth McFadden
Sharon J. Neff
Karen L. White

DIRECTORS
Theodore Baratt
* William S. Bartlett, Jr.
Chester C. Bearce
Richard W. Fletcher
* James F. Grimes

Peter G. Hurd
* Nicholas Pichowicz
Philip C. Plante
Thomas E. Quinlan
* Bernard R. Senter

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

FIRST SIGNATURE BANK & TRUST COMPANY

P.O. BOX 7090 - 190 COMMERCE WAY
PORTSMOUTH, NEW HAMPSHIRE 03802-7090
TEL. 433-3700

(Year of Incorporation - 1985)

OFFICERS

CHAIRMAN OF THE BOARD
Edward J. Boudreau, Jr.

PRESIDENT
** Richard P. Zeloski

TREASURER/FINANCE OFFICER
Daniel R. Morrison

ASSISTANT VICE PRESIDENTS
Anne A. Boyd
Cheryl L. Bozek

COMPLIANCE OFFICER
Pamela V. Glidden

DIRECTORS

Horace R. Baker, Jr.
Thomas S. Bigelow
Edward J. Boudreau, Jr.
Mark A. Cooper
* Edward J. Crane
* David A. King
James W. McLaughlin
Paul C. Remus
Calvin K. Sholl
Thomas J. Young
* Richard P. Zeloski

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

OLDE PORT BANK & TRUST COMPANY

501 ISLINGTON STREET
PORTSMOUTH, NEW HAMPSHIRE 03801
TEL. 436-8800
FAX 436-7029

(Year of Incorporation - 1986)

OFFICERS

CHAIRMAN OF THE BOARD
James A. Cotter, Jr.

PRESIDENT
** Michael E. Kenslea

ASSISTANT VICE PRESIDENT
Geoffrey D. Lombard

TREASURER
Richard A. Willey

ASSISTANT TREASURER
Dorothy P. Pevear

COMPLIANCE OFFICER
D. Denise Davis

DIRECTORS

* James A. Cotter, Jr.
* Daniel J. Donahue
* Michael E. Kenslea
* Donald A. Moore
* Joseph G. Sawtelle
* Susan S. Tober
* Stephanie E. Willis

* Investment Committee Members
** Chief Executive Officer

ROCHESTER

FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE
P.O. BOX 1200 - 76 WAKEFIELD STREET
ROCHESTER, NEW HAMPSHIRE 03867
TEL. 332-1234

(Year of Incorporation - 1958)

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT
** Robert L. Hechler

SECRETARY/VICE CHAIRMAN OF THE BOARD
Daniel J. Harkinson

VICE PRESIDENTS
Rodney O. McWhinney
Michael D. Strohm
Samuel F. Upchurch, Jr.

DIRECTORS

Joseph A. Acorace
* Daniel J. Harkinson
* Robert L. Hechler
Joseph F. McDowell, III
* Rodney O. McWhinney

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* Investment Committee Members
** Chief Executive Officer

SALEM

FIDELITY BANK & TRUST COMPANY

59 STILES ROAD
SALEM, NEW HAMPSHIRE 03079
TEL. 893-7703

(Year of Incorporation - 1983)

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT
** Kenneth J. McDonald

TREASURER
Michael J. Stamer

CLERK
Charles F. Leahy

DIRECTORS

Roy C. Ballentine
Robert W. Blucke
* William A. Hartley
Charles F. Leahy
* Denis M. McCarthy
* Kenneth J. McDonald
David M. Roby

---

* Investment Committee Members
** Chief Executive Officer

SALEM

SCUDDER TRUST COMPANY

5 INDUSTRIAL WAY
SALEM, NEW HAMPSHIRE 03079
TEL. 890-4190

(Year of Incorporation - 1989)

OFFICERS

PRESIDENT
** E. Michael Brown

VICE PRESIDENT/TREASURER
Dennis M. Cronin, Jr.

TRUST OFFICERS
Alan W. Bell
Nicholas Bratt
Andrew Economos
Joseph H. Egan
Joseph A. Ferris
Carol L. Franklin
Gregory J. Garrett
Christopher L. Gootkind
Adam M. Greshin
William E. Holzer
William M. Hutchinson
A. Peter Monaco
Thomas M. Poor
Lincoln Y. Rathnam
M. Isabel Saltzman
Roger Stone
Lawrence Teitelbaum
Benjamin W. Thorndike
Samuel Thorne, Jr.

ASSISTANT CLERKS
Patrick F. Shea
Sydney S. Tucker

DIRECTORS

* E. Michael Brown
* Dennis M. Cronin, Jr.
* Frank C. Henry
Francis G. Murphy
Endicott Peabody

* Investment Committee Members
** Chief Executive Officer

WOLFEBORO

COMMUNITY BANK AND TRUST COMPANY

P.O. BOX 59, 1 VARNEY ROAD
WOLFEBORO, NEW HAMPSHIRE 03894
TEL. 569-8400

(Year of Incorporation - 1990)

OFFICERS

PRESIDENT
** Bradford W. Gile

SENIOR VICE PRESIDENT
Gregory A. Roark

VICE PRESIDENTS
Jacqueline R. Brackett
Diane Hall

ASSISTANT VICE PRESIDENT
Kathleen R. Worthington

COMPLIANCE OFFICER
Ann C. Anderson

DIRECTORS

Walter A. Borowski
John T. Corbin
Bradford W. Gile
Charles L. Hunter
* Eugene F. Leone, Jr.
Thomas A. O'Dowd
* Ruth E. Pheeney
Gregory A. Roark
* Richard A. Rollins

* Investment Committee Members
** Chief Executive Officer

CONSOLIDATED REPORT OF CONDITION INCLUDING TRUST DEPARTMENTS
AND
CONSOLIDATED REPORT OF INCOME DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS
AND
GENERAL INFORMATION

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	BERLIN THE BERLIN CITY BANK	BOW BOW MILLS BANK AND TRUST	CHARLESTOWN CONNECTICUT RIVER BANK	
ASSETS				
1. Cash & due from depository institutions	$6,148	$1,243	$15,817	1.
2. Securities	74,115	4,088	543	2.
3. Federal funds sold and securities purchased under agreements to resell	7,191	1,350	-	3.
4. Loans and lease financing receivables, (net)	118,882	18,377	69,725	4.
5. Assets held in trading accounts	-	-	-	5.
6. Premises and fixed assets	4,065	954	1,502	6.
7. Other real estate owned	832	691	909	7.
8. Investments in unconsolidated subsidiaries & associated companies	-	-	-	8.
9. Other assets	2,783	131	934	9.
10. Total Assets	$214,016	$26,834	$89,430	10.
LIABILITIES				
11. Deposits	$187,046	$24,731	$83,862	11.
12. Federal funds purchased & securities sold under agreements to repurchase	10,370	-	-	12.
13. Demand notes issued to the U.S. Treasury	-	-	-	13.
14. Other liabilities for borrowed money	-	-	-	14.
15. Subordinated notes & debentures	-	-	-	15.
16. Other liabilities	692	75	198	16.
17. Total Liabilities	198,108	24,806	84,060	17.
18. Limited-life preferred stock	-	-	-	18.
EQUITY CAPITAL				
19. Perpetual preferred stock	-	-	-	19.
20. Common stock	317	514	229	20.
21. Surplus	1,000	1,514	2,022	21.
22. Undivided profits and capital reserves	14,591	-	3,119	22.
23. Total Equity Capital	15,908	2,028	5,370	23.
24. Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$214,016	$26,834	$89,430	24.
GENERAL INFORMATION				
25. Surety coverage	$2,500,000	$1,000,000	$1,000,000	25.
Period January 1, 1993 through December 31, 1993				
Rates of Interest Paid to Depositors:				
26. Regular savings	2.40-3.15	2.40-3.00	2.70-2.96	26.
27. NOW (fixed rate)	2.01-2.40	1.85-2.00	1.75-2.05	27.
28. Super NOW	2.11-2.50	-	1.75-2.05	28.
29. Money market savings	2.46-2.61	2.00-2.75	2.75-3.00	29.
30. Escrow funds	1.80-2.50	1.80	1.80-2.00	30.
31. 90 day notice	-	-	-	31.
32. Money market certificates	2.23-5.21	3.10-7.35	2.85-5.00	32.
33. Negotiated rate certificates	2.33-5.31	-	-	33.
34. Dividends declared on common stock	$380	-	-	34.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	COLEBROOK THE FIRST COLEBROOK BANK	CONCORD CHARTER TRUST COMPANY	CONCORD HORIZON BANK & TRUST	
ASSETS				
1. Cash & due from depository institutions	$3,091	$168	$1,339	1.
2. Securities	26,000	-	11,180	2.
3. Federal funds sold and securities purchased under agreements to resell	3,500	-	450	3.
4. Loans and lease financing receivables, (net)	31,809	624	35,778	4.
5. Assets held in trading accounts	-	-	-	5.
6. Premises and fixed assets	2,036	-	760	6.
7. Other real estate owned	202	-	671	7.
8. Investments in unconsolidated subsidiaries & associated companies	-	-	-	8.
9. Other assets	1,099	83	543	9.
10. Total Assets	$67,737	$875	$50,721	10.
LIABILITIES				
11. Deposits	$60,612	-	$46,897	11.
12. Federal funds purchased & securities sold under agreements to repurchase	-	-	-	12.
13. Demand notes issued to the U.S. Treasury	-	-	-	13.
14. Other liabilities for borrowed money	-	-	-	14.
15. Subordinated notes & debentures	-	-	-	15.
16. Other liabilities	137	80	174	16.
17. Total Liabilities	60,749	80	47,071	17.
18. Limited-life preferred stock	-	-	-	18.
EQUITY CAPITAL				
19. Perpetual preferred stock	-	420	-	19.
20. Common stock	142	48	111	20.
21. Surplus	1,000	327	6,571	21.
22. Undivided profits and capital reserves	5,846	-	(3,032)	22.
23. Total Equity Capital	6,988	795	3,650	23.
24. Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$67,737	$875	$50,721	24.
GENERAL INFORMATION				
25. Surety coverage Period January 1, 1993 through December 31, 1993	$1,050,000	$4,000,000	$1,000,000	25.
Rates of Interest Paid to Depositors:				
26. Regular savings	2.00-3.50	-	2.40-2.97	26.
27. NOW (fixed rate)	2.50-3.00	-	1.75	27.
28. Super NOW	3.00	-	-	28.
29. Money market savings	3.00	-	2.43-2.60	29.
30. Escrow funds	3.00	-	-	30.
31. 90 day notice	-	-	-	31.
32. Money market certificates	-	-	2.75-4.55	32.
33. Negotiated rate certificates	-	-	2.00	33.
34. Dividends declared on common stock	$256	$144	-	34.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	DERRY CORNERSTONE BANK	DOVER CONSTITUTION TRUST COMPANY	GILFORD VILLAGE BANK & TRUST	
ASSETS				
1. Cash & due from depository institutions	$7,782	$1,235	$6,362	1.
2. Securities	56,948	-	10,068	2.
3. Federal funds sold and securities purchased under agreements to resell	6,880	-	560	3.
4. Loans and lease financing receivables, (net)	53,446	-	28,941	4.
5. Assets held in trading accounts	-	-	-	5.
6. Premises and fixed assets	6,077	122	424	6.
7. Other real estate owned	1,824	-	666	7.
8. Investments in unconsolidated subsidiaries & associated companies	-	-	-	8.
9. Other assets	3,870	95	537	9.
10. Total Assets	$136,827	$1,452	$47,558	10.
LIABILITIES				
11. Deposits	$122,962	-	$43,155	11.
12. Federal funds purchased & securities sold under agreements to repurchase	-	-	-	12.
13. Demand notes issued to the U.S. Treasury	-	-	-	13.
14. Other liabilities for borrowed money	460	-	-	14.
15. Subordinated notes & debentures	-	-	-	15.
16. Other liabilities	1,589	195	216	16.
17. Total Liabilities	125,011	195	43,371	17.
18. Limited-life preferred stock	-	-	-	18.
EQUITY CAPITAL				
19. Perpetual preferred stock	-	-	-	19.
20. Common stock	459	200	500	20.
21. Surplus	12,815	800	881	21.
22. Undivided profits and capital reserves	(1,458)	257	2,806	22.
23. Total Equity Capital	11,816	1,257	4,187	23.
24. Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$136,827	$1,452	$47,558	24.
GENERAL INFORMATION				
25. Surety coverage Period January 1, 1993 through December 31, 1993	$2,500,000	$4,000,000	$2,000,000	25.
Rates of Interest Paid to Depositors:				
26. Regular savings	2.00-2.10	-	2.50-2.80	26.
27. NOW (fixed rate)	1.10-2.00	-	2.00-2.50	27.
28. Super NOW	2.00-2.50	-	-	28.
29. Money market savings	2.00-2.50	-	2.50-2.80	29.
30. Escrow funds	1.80-2.10	-	-	30.
31. 90 day notice	-	-	-	31.
32. Money market certificates	2.55-3.00	-	2.50-4.50	32.
33. Negotiated rate certificates	2.[illegible]-4.50	-	2.50-4.50	33.
34. Dividends declared on common stock	-	-	$93	34.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	KEENE GRANITE BANK	LEBANON AMERICAN TRUST COMPANY	LITTLETON PEOPLES BANK OF LITTLETON	
ASSETS				
1. Cash & due from depository institutions	$22,099	-	$2,571	1.
2. Securities	53,619	136	7,571	2.
3. Federal funds sold and securities purchased under agreements to resell	-	-	850	3.
4. Loans and lease financing receivables, (net)	181,741	-	30,108	4.
5. Assets held in trading accounts	23,269	-	-	5.
6. Premises and fixed assets	9,809	-	820	6.
7. Other real estate owned	5,203	-	1,361	7.
8. Investments in unconsolidated subsidiaries & associated companies	-	-	-	8.
9. Other assets	5,921	97	615	9.
10. Total Assets	$301,661	$233	$43,896	10.
LIABILITIES				
11. Deposits	$262,198	-	$41,033	11.
12. Federal funds purchased & securities sold under agreements to repurchase	13,764	-	-	12.
13. Demand notes issued to the U.S. Treasury	-	-	-	13.
14. Other liabilities for borrowed money	-	-	-	14.
15. Subordinated notes & debentures	-	-	-	15.
16. Other liabilities	1,139	53	68	16.
17. Total Liabilities	277,101	53	41,101	17.
18. Limited-life preferred stock	-	-	-	18.
EQUITY CAPITAL				
19. Perpetual preferred stock	-	-	-	19.
20. Common stock	503	100	625	20.
21. Surplus	10,758	35	287	21.
22. Undivided profits and capital reserves	13,299	45	1,883	22.
23. Total Equity Capital	24,560	180	2,795	23.
24. Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$301,661	$233	$43,896	24.
GENERAL INFORMATION				
25. Surety coverage Period January 1, 1993 through December 31, 1993	$2,500,000	$250,000	$3,000,000	25.
Rates of Interest Paid to Depositors:				
26. Regular savings	2.45-3.25	-	3.00	26.
27. NOW (fixed rate)	1.75-2.50	-	2.00	27.
28. Super NOW	-	-	-	28.
29. Money market savings	2.25-2.90	-	2.75	29.
30. Escrow funds	1.80-2.10	-	1.80	30.
31. 90 day notice	-	-	-	31.
32. Money market certificates	1.50-4.75	-	-	32.
33. Negotiated rate certificates	-	-	3.25-5.00	33.
34. Dividends declared on common stock	$250	-	-	34.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	MANCHESTER	NASHUA	NEW LONDON	
		BANK OF NEW HAMPSHIRE	FLEET BANK - NH	THE NEW LONDON TRUST COMPANY	
	ASSETS				
1.	Cash & due from depository institutions	$60,575	$94,275	$4,423	1.
2.	Securities	257,786	702,584	23,445	2.
3.	Federal funds sold and securities purchased under agreements to resell	105,000	-	11,200	3.
4.	Loans and lease financing receivables, (net)	512,240	956,673	102,019	4.
5.	Assets held in trading accounts	-	-	-	5.
6.	Premises and fixed assets	10,503	16,936	1,370	6.
7.	Other real estate owned	13,393	4,702	580	7.
8.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	8.
9.	Other assets	13,731	32,038	5,110	9.
10.	Total Assets	$973,228	$1,807,208	$148,147	10.
	LIABILITIES				
11.	Deposits	$870,469	$1,312,505	$123,009	11.
12.	Federal funds purchased & securities sold under agreements to repurchase	32,238	102,781	240	12.
13.	Demand notes issued to the U.S. Treasury	3,028	199,998	-	13.
14.	Other liabilities for borrowed money	-	27,288	-	14.
15.	Subordinated notes & debentures	-	15,000	-	15.
16.	Other liabilities	7,906	26,946	3,162	16.
17.	Total Liabilities	913,641	1,684,518	126,411	17.
18.	Limited-life preferred stock	-	-	-	18.
	EQUITY CAPITAL				
19.	Perpetual preferred stock	-	-	-	19.
20	Common stock	1,000	14,471	282	20.
21.	Surplus	22,838	48,230	11,679	21.
22.	Undivided profits and capital reserves	35,749	59,989	9,775	22.
23.	Total Equity Capital	59,587	122,690	21,736	23.
24.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$973,228	$1,807,208	$148,147	24.
	GENERAL INFORMATION				
25.	Surety coverage Period January 1, 1993 through December 31, 1993	$10,000,000	$100,000,000	$1,750,000	25.
	Rates of Interest Paid to Depositors:				
26.	Regular savings	1.49-2.96	2.00-2.75	1.25-3.50	26.
27.	NOW (fixed rate)	1.49-1.99	1.40-1.75	1.25-2.00	27.
28.	Super NOW	-	1.50-1.75	-	28.
29.	Money market savings	1.98-2.48	1.75-2.75	1.75-2.75	29.
30.	Escrow funds	1.80-4.50	-	-	30.
31.	90 day notice	-	-	-	31.
32.	Money market certificates	2.00-4.88	2.80-5.00	2.00-5.85	32.
33.	Negotiated rate certificates	2.00-4.88	2.75-6.05	2.75-5.40	33.
34.	Dividends declared on common stock	-	-	-	34.

CONSOLIDATED REPORT OF CONDITION	NORTH CONWAY	PELHAM	PLAISTOW	
(in thousands of dollars)	NORTH CONWAY BANK	PELHAM BANK AND TRUST COMPANY	PLAISTOW BANK AND TRUST COMPANY	
ASSETS				
1. Cash & due from depository institutions	$5,577	$4,569	$4,143	1.
2. Securities	43,396	27,593	29,274	2.
3. Federal funds sold and securities purchased under agreements to resell	3,850	21,900	2,000	3.
4. Loans and lease financing receivables, (net)	69,261	110,629	68,116	4.
5. Assets held in trading accounts	-	-	-	5.
6. Premises and fixed assets	1,501	1,666	1,428	6.
7. Other real estate owned	2,909	12,736	2,008	7.
8. Investments in unconsolidated subsidiaries & associated companies	-	-	-	8.
9. Other assets	1,931	1,395	978	9.
10. Total Assets	$128,425	$180,488	$107,947	10.
LIABILITIES				
11. Deposits	$109,660	$164,289	$98,681	11.
12. Federal funds purchased & securities sold under agreements to repurchase	2,694	-	1,237	12.
13. Demand notes issued to the U.S. Treasury	-	-	-	13.
14. Other liabilities for borrowed money	-	74	-	14.
15. Subordinated notes & debentures	-	-	-	15.
16. Other liabilities	488	1,491	288	16.
17. Total Liabilities	112,842	165,854	100,206	17.
18. Limited-life preferred stock	-	-	-	18.
EQUITY CAPITAL				
19. Perpetual preferred stock	-	-	-	19.
20. Common stock	100	369	240	20.
21. Surplus	700	7,083	3,000	21.
22. Undivided profits and capital reserves	14,783	7,182	4,501	22.
23. Total Equity Capital	15,583	14,634	7,741	23.
24. Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$128,425	$180,488	$107,947	24.
GENERAL INFORMATION				
25. Surety coverage	$2,550,000	$2,000,000	$1,050,000	25.
Period January 1, 1993 through December 31, 1993				
Rates of Interest Paid to Depositors:				
26. Regular savings	2.25-3.25	2.75	2.70-3.50	26.
27. NOW (fixed rate)	2.10-2.45	-	2.00-3.00	27.
28. Super NOW	-	-	-	28.
29. Money market savings	2.20-2.45	2.75	2.30-3.00	29.
30. Escrow funds	1.80-2.50	-	1.80-2.50	30.
31. 90 day notice	-	3.00	-	31.
32. Money market certificates	2.90-3.25	3.00-4.50	2.70-4.00	32.
33. Negotiated rate certificates	2.80-5.14	3.25-4.50	3.10-5.10	33.
34. Dividends declared on common stock	$60	$44	$213	34.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)		PORTSMOUTH FIRST SIGNATURE BANK & TRUST COMPANY	PORTSMOUTH OLDE PORT BANK & TRUST COMPANY	ROCHESTER FIDUCIARY TRUST COMPANY OF NH	
	ASSETS				
1.	Cash & due from depository institutions	$6,296	$1,539	$39	1.
2.	Securities	65,643	6,025	1,949	2.
3.	Federal funds sold and securities purchased under agreements to resell	39,040	300	-	3.
4.	Loans and lease financing receivables, (net)	36,548	19,236	-	4.
5.	Assets held in trading accounts	-	-	-	5.
6.	Premises and fixed assets	624	1,206	-	6.
7.	Other real estate owned	-	719	-	7.
8.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	8.
9.	Other assets	847	434	68	9.
10.	Total Assets	$148,998	$29,459	$2,056	10.
	LIABILITIES				
11.	Deposits	$57,388	$27,055	-	11.
12.	Federal funds purchased & securities sold under agreements to repurchase	43,996	-	-	12.
13.	Demand notes issued to the U.S. Treasury	236	-	-	13.
14.	Other liabilities for borrowed money	35,950	-	-	14.
15.	Subordinated notes & debentures	-	-	-	15.
16.	Other liabilities	1,033	88	27	16.
17.	Total Liabilities	138,603	27,143	27	17.
18.	Limited-life preferred stock	-	-	-	18.
	EQUITY CAPITAL				
19.	Perpetual preferred stock	-	-	-	19.
20.	Common stock	750	66	530	20.
21.	Surplus	8,500	2,677	572	21.
22.	Undivided profits and capital reserves	1,145	(427)	927	22.
23.	Total Equity Capital	10,395	2,316	2,029	23.
24.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$148,998	$29,459	$2,056	24.
	GENERAL INFORMATION				
25.	Surety coverage	$1,000,000	$1,000,000	$5,000,000	25.
	Period January 1, 1993 through December 31, 1993				
	Rates of Interest Paid to Depositors:				
26.	Regular savings	-	2.08-3.15	-	26.
27.	NOW (fixed rate)	0.00-2.50	2.03	-	27.
28.	Super NOW	-	-	-	28.
29.	Money market savings	2.50-3.59	2.23-2.47	-	29.
30.	Escrow funds	-	-	-	30.
31.	90 day notice	-	-	-	31.
32.	Money market certificates	-	2.95-5.05	-	32.
33.	Negotiated rate certificates	2.44-4.05	2.95-5.05	-	33.
34.	Dividends declared on common stock	-	-	-	34.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	SALEM FIDELITY BANK & TRUST COMPANY	SALEM SCUDDER TRUST COMPANY	WOLFEBORO COMMUNITY BANK AND TRUST COMPANY	
	ASSETS				
1.	Cash & due from depository institutions	$1	$48	$1,619	1.
2.	Securities	3,422	1,834	12,616	2.
3.	Federal funds sold and securities purchased under agreements to resell	-	-	-	3.
4.	Loans and lease financing receivables, (net)	127	-	50,842	4.
5.	Assets held in trading accounts	-	-	-	5.
6.	Premises and fixed assets	-	1,169	1,059	6.
7.	Other real estate owned	-	-	85	7.
8.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	8.
9.	Other assets	19	3,651	843	9.
10.	Total Assets	$3,569	$6,702	$67,064	10.
	LIABILITIES				
11.	Deposits	$20	-	$58,681	11.
12.	Federal funds purchased & securities sold under agreements to repurchase	-	-	1,260	12.
13.	Demand notes issued to the U.S. Treasury	-	-	-	13.
14.	Other liabilities for borrowed money	-	-	-	14.
15.	Subordinated notes & debentures	-	-	-	15.
16.	Other liabilities	73	4,293	355	16.
17.	Total Liabilities	93	4,293	60,296	17.
18.	Limited-life preferred stock	-	-	-	18.
	EQUITY CAPITAL				
19.	Perpetual preferred stock	-	-	-	19.
20.	Common stock	1,500	100	488	20.
21.	Surplus	1,500	900	3,964	21.
22.	Undivided profits and capital reserves	476	1,409	2,316	22.
23.	Total Equity Capital	3,476	2,409	6,768	23.
24.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$3,569	$6,702	$67,064	24.
	GENERAL INFORMATION				
25.	Surety coverage Period January 1, 1993 through December 31, 1993	$45,000,000	$10,000,000	$1,000,000	25.
	Rates of Interest Paid to Depositors:				
26.	Regular savings	-	-	3.00-3.25	26.
27.	NOW (fixed rate)	-	-	3.00-3.25	27.
28.	Super NOW	-	-	-	28.
29.	Money market savings	-	-	3.25-3.40	29.
30.	Escrow funds	-	-	-	30.
31.	90 day notice	-	-	-	31.
32.	Money market certificates	-	-	3.00-4.05	32.
33.	Negotiated rate certificates	-	-	-	33.
34.	Dividends declared on common stock	-	$150	$73	34.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	BERLIN THE BERLIN CITY BANK	BOW BOW MILLS BANK AND TRUST	CHARLESTOWN CONNECTICUT RIVER BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$10,244	$1,744	$7,057	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	14	1	290	(c)
(d)	Interest & dividend income on securities	3,670	126	50	(d)
(e)	Interest income from assets held in trading accounts	-	-	-	(e)
(f)	Int. income on fed. funds sold & securities purchased under agreements to resell	269	57	-	(f)
(g)	Total interest income	14,197	1,928	7,397	(g)
2.	Interest expense:				
(a)	Interest on deposits	6,200	680	2,720	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	354	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	-	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	6,554	680	2,720	(f)
3.	Net interest income	7,643	1,248	4,677	3.
4.	Provision for loan & lease losses	795	296	832	4.
5.	Non-interest income	743	98	815	5.
6.	Gains/(losses) on sec. not held in trading accts.	573	-	7	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	2,432	450	1,663	(a)
(b)	Expense of premises & fixed assets (net)	817	124	418	(b)
(c)	Other non-interest expense	2,007	634	1,982	(c)
(d)	Total non-interest expense	5,256	1,208	4,063	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	2,908	(158)	604	8.
(a)	Applicable income taxes	982	-	191	(a)
9.	Income/(loss) before extr. items and other adjs.	1,926	(158)	413	9.
10.	Extr. items & other adjs. net of income taxes	-	-	-	10.
11.	Net income/(loss)	$1,926	($158)	$413	11.

CONSOLIDATED REPORT OF INCOME		**COLEBROOK**	**CONCORD**	**CONCORD**	
(in thousands of dollars)		**THE FIRST COLEBROOK BANK**	**CHARTER TRUST COMPANY**	**HORIZON BANK & TRUST**	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$3,237	-	$3,362	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	-	6	4	(c)
(d)	Interest & dividend income on securities	1,604	-	466	(d)
(e)	Interest income from assets held in trading accounts	-	-	-	(e)
(f)	Int. income on fed. funds sold & securities purchased under agreements to resell	105	-	46	(f)
(g)	Total interest income	4,946	6	3,878	(g)
2.	Interest expense:				
(a)	Interest on deposits	1,956	-	1,282	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	-	3	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	-	3	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	1,956	- 0	1,288	(f)
3.	Net interest income	2,990	6	2,590	3.
4.	Provision for loan & lease losses	-	-	292	4.
5.	Non-interest income	319	2,271	497	5.
6.	Gains/(losses) on sec. not held in trading accts.	137	-	52	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	988	1,021	960	(a)
(b)	Expense of premises & fixed assets (net)	356	94	418	(b)
(c)	Other non-interest expense	982	681	1,099	(c)
(d)	Total non-interest expense	2,326	1,796	2,477	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	1,120	481	370	8.
(a)	Applicable income taxes	266	195	-	(a)
9.	Income/(loss) before extr. items and other adjs.	854	286	370	9.
10.	Extr. items & other adjs. net of income taxes	-	-	(85)	10.
11.	Net income/(loss)	$854	$286	$455	11.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

	DERRY CORNERSTONE BANK	DOVER CONSTITUTION TRUST COMPANY	GILFORD VILLAGE BANK & TRUST COMPANY	
1. Interest income:				
(a) Interest & fee income on loans and leases	$5,088	-	$2,389	(a)
(b) Income from lease financing receivables	-	-	-	(b)
(c) Int. income on bal. due from depository inst.	10	31	99	(c)
(d) Interest & dividend income on securities	3,692	-	674	(d)
(e) Interest income from assets held in trading accounts	-	-	-	(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	59	-	63	(f)
(g) Total interest income	8,849	31	3,225	(g)
2. Interest expense:				
(a) Interest on deposits	2,856	-	1,097	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	3	-	-	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	40	-	-	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e) Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f) Total interest expense	2,899	0	1,097	(f)
3. Net interest income	5,950	31	2,128	3.
4. Provision for loan & lease losses	400	-	20	4.
5. Non-interest income	1,764	613	290	5.
6. Gains/(losses) on sec. not held in trading accts.	597	-	2	6.
7. Non-interest expense:				
(a) Salaries & employee benefits	2,648	236	925	(a)
(b) Expense of premises & fixed assets (net)	935	55	121	(b)
(c) Other non-interest expense	2,630	434	576	(c)
(d) Total non-interest expense	6,213	725	1,622	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	1,698	(81)	778	8.
(a) Applicable income taxes	243	(25)	253	(a)
9. Income/(loss) before extr. items and other adjs.	1,455	(56)	525	9.
10. Extr. items & other adjs. net of income taxes	(1,000)	-	(14)	10.
11. Net income/(loss)	$2,455	($56)	$539	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)		KEENE	LEBANON	LITTLETON	
		GRANITE BANK	AMERICAN TRUST COMPANY	PEOPLES BANK OF LITTLETON	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$15,026	-	$2,703	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	776	-	86	(c)
(d)	Interest & dividend income on securities	2,485	8	330	(d)
(e)	Interest income from assets held in trading accounts	496	-	-	(e)
(f)	Int. income on fed. funds sold & securities purchased under agreements to resell	-	-	76	(f)
(g)	Total interest income	18,783	8	3,195	(g)
2.	Interest expense:				
(a)	Interest on deposits	7,621	-	1,190	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	305	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	11	-	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	7,937	0	1,190	(f)
3.	Net interest income	10,846	8	2,005	3.
4.	Provision for loan & lease losses	637	-	128	4.
5.	Non-interest income	2,954	541	356	5.
6.	Gains/(losses) on sec. not held in trading accts.	327	-	1	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	4,758	415	695	(a)
(b)	Expense of premises & fixed assets (net)	1,659	5	179	(b)
(c)	Other non-interest expense	4,195	104	986	(c)
(d)	Total non-interest expense	10,612	524	1,860	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	2,878	25	374	8.
(a)	Applicable income taxes	956	4	112	(a)
9.	Income/(loss) before extr. items and other adjs.	1,922	21	262	9.
10.	Extr. items & other adjs. net of income taxes	(205)	-	-	1
11.	Net income/(loss)	$2,127	$21	$262	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	MANCHESTER BANK OF NEW HAMPSHIRE	NASHUA FLEET BANK - NH	NEW LONDON THE NEW LONDON TRUST COMPANY	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$51,608	$85,582	$9,211	(a)
(b)	Income from lease financing receivables	-	376	-	(b)
(c)	Int. income on bal. due from depository inst.	-	-	-	(c)
(d)	Interest & dividend income on securities	8,531	44,167	1,468	(d)
(e)	Interest income from assets held in trading accounts	-	-	-	(e)
(f)	Int. income on fed. funds sold & securities purchased under agreements to resell	2,563	46	61	(f)
(g)	Total interest income	62,702	130,171	10,740	(g)
2.	Interest expense:				
(a)	Interest on deposits	22,112	34,392	4,307	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	721	5,383	6	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	84	1,934	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	668	-	(e)
(f)	Total interest expense	22,917	42,377	4,313	(f)
3.	Net interest income	39,785	87,794	6,427	3.
4.	Provision for loan & lease losses	4,200	3,827	440	4.
5.	Non-interest income	9,673	21,402	2,653	5.
6.	Gains/(losses) on sec. not held in trading accts.	5	7,885	64	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	17,676	23,302	3,588	(a)
(b)	Expense of premises & fixed assets (net)	4,804	9,602	818	(b)
(c)	Other non-interest expense	13,070	46,942	2,105	(c)
(d)	Total non-interest expense	35,550	79,846	6,511	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	9,713	33,408	2,193	8.
(a)	Applicable income taxes	3,309	10,500	702	(a)
9.	Income/(loss) before extr. items and other adjs.	6,404	22,908	1,491	9.
10.	Extr. items & other adjs. net of income taxes	-	1,151	-	10.
11.	Net income/(loss)	$6,404	$21,757	$1,491	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	NORTH CONWAY NORTH CONWAY BANK	PELHAM PELHAM BANK AND TRUST COMPANY	PLAISTOW PLAISTOW BANK AND TRUST COMPANY	
1. Interest income:				
(a) Interest & fee income on loans and leases	$6,160	$10,303	$5,125	(a)
(b) Income from lease financing receivables	-	-	-	(b)
(c) Int. income on bal. due from depository inst.	55	-	-	(c)
(d) Interest & dividend income on securities	1,983	1,101	1,567	(d)
(e) Interest income from assets held in trading accounts	-	-	-	(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	92	403	212	(f)
(g) Total interest income	8,290	11,807	6,904	(g)
2. Interest expense:				
(a) Interest on deposits	3,197	4,800	2,397	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	63	-	21	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	-	-	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases	-	46	-	(d)
(e) Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f) Total interest expense	3,260	4,846	2,418	(f)
3. Net interest income	5,030	6,961	4,486	3.
4. Provision for loan & lease losses	(342)	2,125	337	4.
5. Non-interest income	1,117	1,226	965	5.
6. Gains/(losses) on sec. not held in trading accts.	13	11	(1)	6.
7. Non-interest expense:				
(a) Salaries & employee benefits	2,009	1,900	1,780	(a)
(b) Expense of premises & fixed assets (net)	567	436	414	(b)
(c) Other non-interest expense	1,505	4,200	1,531	(c)
(d) Total non-interest expense	4,081	6,536	3,725	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	2,421	(463)	1,388	8.
(a) Applicable income taxes	821	1,334	313	(a)
9. Income/(loss) before extr. items and other adjs.	1,600	(1,797)	1,075	9.
10. Extr. items & other adjs. net of income taxes	(258)	(1,379)	(48)	10.
11. Net income/(loss)	$1,858	($418)	$1,123	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	PORTSMOUTH FIRST SIGNATURE BANK & TRUST COMPANY	PORTSMOUTH OLDE PORT BANK & TRUST COMPANY	ROCHESTER FIDUCIARY TRUST COMPANY OF NH	
1. Interest income:				
(a) Interest & fee income on loans and leases	$2,939	$1,957	-	(a)
(b) Income from lease financing receivables	-	-	-	(b)
(c) Int. income on bal. due from depository inst.	19	4	-	(c)
(d) Interest & dividend income on securities	2,373	151	90	(d)
(e) Interest income from assets held in trading accounts	-	-	-	(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	520	36	-	(f)
(g) Total interest income	5,851	2,148	90	(g)
2. Interest expense:				
(a) Interest on deposits	1,142	881	-	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	562	1	-	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	1,228	-	-	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e) Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f) Total interest expense	2,932	882	0	(f)
3. Net interest income	2,919	1,266	90	3.
4. Provision for loan & lease losses	307	210	-	4.
5. Non-interest income	507	252	61	5.
6. Gains/(losses) on sec. not held in trading accts.	-	21	6	6.
7. Non-interest expense:				
(a) Salaries & employee benefits	1,097	510	-	(a)
(b) Expense of premises & fixed assets (net)	485	146	-	(b)
(c) Other non-interest expense	961	471	9	(c)
(d) Total non-interest expense	2,543	1,127	9	(d)
8 Income/(loss) before income taxes, extraordinary items & other adjustments	576	202	148	8.
(a) Applicable income taxes	181	40	64	(a)
9. Income/(loss) before extr. items and other adjs.	395	162	84	9.
10. Extr. items & other adjs. net of income taxes	-	(251)	-	10.
11. Net income/(loss)	$395	$413	$84	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	SALEM FIDELITY BANK & TRUST COMPANY	SALEM SCUDDER TRUST COMPANY	WOLFEBORO COMMUNITY BANK AND TRUST COMPANY	
1. Interest income:				
(a) Interest & fee income on loans and leases	$10	-	$4,002	(a)
(b) Income from lease financing receivables	-	-	-	(b)
(c) Int. income on bal. due from depository inst.	-	-	-	(c)
(d) Interest & dividend income on securities	251	82	1,016	(d)
(e) Interest income from assets held in trading accounts	-	-	-	(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	-	-	80	(f)
(g) Total interest income	261	82	5,098	(g)
2. Interest expense:				
(a) Interest on deposits	1	-	1,853	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	-	-	3	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	-	-	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e) Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f) Total interest expense	1	0	1,856	(f)
3. Net interest income	260	82	3,242	3.
4. Provision for loan & lease losses	-	-	297	4.
5. Non-interest income	-	12,899	306	5.
6. Gains/(losses) on sec. not held in trading accts.	-	30	75	6.
7. Non-interest expense:				
(a) Salaries & employee benefits	14	3,453	754	(a)
(b) Expense of premises & fixed assets (net)	-	656	98	(b)
(c) Other non-interest expense	45	7,899	585	(c)
(d) Total non-interest expense	59	12,008	1,437	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	201	1,003	1,889	8.
(a) Applicable income taxes	49	365	717	(a)
9. Income/(loss) before extr. items and other adjs.	152	638	1,172	9.
10. Extr. items & other adjs. net of income taxes	-	-	-	10.
11. Net income/(loss)	$152	$638	$1,172	11.

REPORT OF CONDITION TRUST DEPARTMENTS/TRUST COMPANIES (in thousands of dollars)	CONCORD CHARTER TRUST COMPANY	CONCORD FIRST NH INVESTMENT SERVICES CORP.	DOVER CONSTITUTION TRUST COMPANY	
ASSETS				
1. Demand balances with banks:				
(a) Own bank	-	$1,732	$293	(a)
(b) Other banks	732	-	-	(b)
2. Other balances with banks:				
(a) Own bank	-	2,445	-	(a)
(b) Other banks	73,591	4,506	-	(b)
3. Government and municipal obligations	318,875	479,619	4,368	3.
4. Other bonds and notes	102,736	123,643	1,126	4.
5. Corporate stocks	108,260	445,085	4,453	5.
6. Real estate	2,367	14,983	-	6.
7. Other assets, including mutual funds and common trust funds	24,860	517,560	50,044	7.
8. Total Assets	$631,421	$1,589,573	$60,284	8.
LIABILITIES				
9. Invested principal	$630,689	$1,573,114	$60,284	9.
10. Uninvested principal	732	1,732	-	10.
11. Invested income	-	14,210	-	11.
12. Uninvested income	-	-	-	12.
13. Notes payable	-	110	-	13.
14. Other liabilities	-	407	-	14.
15. Total Liabilities	$631,421	$1,589,573	$60,284	15.

REPORT OF CONDITION
TRUST DEPARTMENTS/TRUST COMPANIES
(in thousands of dollars)

		LEBANON	MANCHESTER	NASHUA	
		AMERICAN TRUST COMPANY	BANK OF NEW HAMPSHIRE	FLEET BANK - NH	
	ASSETS				
1.	Demand balances with banks:				
(a)	Own bank	-	($115)	-	(a)
(b)	Other banks	-	-	437	(b)
2.	Other balances with banks:				
(a)	Own bank	-	-	24,207	(a)
(b)	Other banks	-	1,976	1,676	(b)
3.	Government and municipal obligations	6,583	130,389	606,255	3.
4.	Other bonds and notes	18,728	115,244	189,313	4.
5.	Corporate stocks	12,260	224,517	310,602	5.
6.	Real estate	-	5,283	10,678	6.
7.	Other assets, including mutual funds and common trust funds	1,495	6,091	260,995	7.
8.	Total Assets	$39,066	$483,387	$1,404,163	8.
	LIABILITIES				
9.	Invested principal	$38,890	$482,137	$1,392,038	9.
10.	Uninvested principal	-	-	(5,608)	10.
11.	Invested income	176	1,250	12,396	11.
12.	Uninvested income	-	-	6,045	12.
13.	Notes payable	-	-	(708)	13.
14.	Other liabilities	-	-	-	14.
15.	Total Liabilities	$39,066	$483,387	$1,404,163	15.

REPORT OF CONDITION TRUST DEPARTMENTS/TRUST COMPANIES (in thousands of dollars)	NEW LONDON	ROCHESTER	SALEM	
	THE NEW LONDON TRUST COMPANY	FIDUCIARY TRUST COMPANY OF NH	SCUDDER TRUST COMPANY	
ASSETS				
1. Demand balances with banks:				
(a) Own bank	$340	-	-	(a)
(b) Other banks	-	-	-	(b)
2. Other balances with banks:				
(a) Own bank	1,254	-	-	(a)
(b) Other banks	613	-	-	(b)
3. Government and municipal obligations	96,120	-	-	3.
4. Other bonds and notes	35,678	-	-	4.
5. Corporate stocks	125,424	-	-	5.
6. Real estate	1,426	-	-	6.
7. Other assets, including mutual funds and common trust funds	4,446	7,520	5,717,216	7.
8. Total Assets	$265,301	$7,520	$5,717,216	8.
LIABILITIES				
9. Invested principal	$260,578	$7,365	$5,717,216	9.
10. Uninvested principal	178	-	-	10.
11. Invested income	4,383	155	-	11.
12. Uninvested income	162	-	-	12.
13. Notes payable	-	-	-	13.
14. Other liabilities	-	-	-	14.
15. Total Liabilities	$265,301	$7,520	$5,717,216	15.

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF COMMERCIAL BANKS
NUMBER OF COMMERCIAL BANKS REPORTING: 24
DECEMBER 31, 1993
(in thousands)

			% of Total Assets
	ASSETS		
1.	Cash & due from depository institutions	$250,959	5.47%
2.	Securities	1,419,835	30.97%
3.	Federal funds sold and securities purchased under agreements to resell	204,071	4.45%
4.	Loans and lease financing receivables, (net)	2,495,122	54.42%
5.	Assets held in trading accounts	23,269	0.51%
6.	Premises and fixed assets	64,031	1.40%
7.	Other real estate owned	49,491	1.08%
8.	Investments in unconsolidated subsidiaries & associated companies	0	0.00%
9.	Other assets	77,753	1.70%
10.	Total Assets	$4,584,531	100.00%
	LIABILITIES		
11.	Deposits	$3,694,253	80.58%
12.	Federal funds purchased & securities sold under agreements to repurchase	208,580	4.55%
13.	Demand notes issued to the U.S. Treasury	203,262	4.43%
14.	Other liabilities for borrowed money	63,772	1.39%
15.	Subordinated notes & debentures	15,000	0.33%
16.	Other liabilities	50,766	1.11%
17.	Total Liabilities	4,235,633	92.39%
18.	Limited-life preferred stock	0	0.00%
	EQUITY CAPITAL		
19.	Perpetual preferred stock	420	0.01%
20.	Common stock	23,644	0.52%
21.	Surplus	149,653	3.26%
22.	Undivided profits and capital reserves	175,181	3.82%
23.	Total Equity Capital	348,898	7.61%
24.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$4,584,531	100.00%

CONSOLIDATED AGGREGATE REPORT OF INCOME
COMMERCIAL BANKS
December 31, 1993

(in thousands)

1.	Interest income:	
(a)	Interest & fee income on loans and leases	$227,747
(b)	Income from lease financing receivables	376
(c)	Int. income on bal. due from depository inst.	1,395
(d)	Interest & dividend income on securities	75,885
(e)	Interest income from assets held in trading accounts	496
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	4,688
(f)	Total interest income	310,587
2.	Interest expense:	
(a)	Interest on deposits	100,684
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	7,425
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	3,300
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	46
(e)	Int. on notes & debs. subordinated to deposits	668
(f)	Total interest expense	112,123
3.	Net interest income	198,464
4.	Provision for loan & lease losses	14,801
5.	Non-interest income	62,322
6.	Gains/(losses) on sec. not held in trading accts.	9,805
7.	Non-interest expense:	
(a)	Salaries & employee benefits	73,274
(b)	Expense of premises & fixed assets (net)	23,207
(c)	Other non-interest expense	95,633
(d)	Total non-interest expense	192,114
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	63,676
(a)	Applicable income taxes	21,572
9.	Income/(loss) before extr. items and other adjs.	42,104
10.	Extr. items & other adjs. net of income taxes	(2,089)
11.	Net income/(loss)	$44,193

AGGREGATE REPORT OF CONDITION OF
TRUST DEPARTMENTS/TRUST COMPANIES
NUMBER OF COMMERCIAL BANKS REPORTING: 9
DECEMBER 31, 1993
(in thousands)

			% of Total Assets
	ASSETS		
1.	Demand balances with banks:		
(a)	Own bank	$2,250	0.02%
(b)	Other banks	1,169	0.01%
2.	Other balances with banks:		
(a)	Own bank	27,906	0.27%
(b)	Other banks	82,364	0.81%
3.	Government and municipal obligations	1,642,209	16.10%
4.	Other bonds and notes	586,468	5.75%
5.	Corporate stocks	1,230,601	12.07%
6.	Real estate	34,737	0.34%
7.	Other assets, including mutual funds and common trust funds	6,590,227	64.62%
8.	Total Assets	$10,197,931	100.00%
	LIABILITIES		
9.	Invested principal	$10,162,311	99.65%
10.	Uninvested principal(2,966)	-0.03%	
11.	Invested income	32,570	0.32%
12.	Uninvested income	6,207	0.06%
13.	Notes payable(598)	-0.01%	
14.	Other liabilities	407	0.00%
15.	Total Liabilities	$10,197,931	100.00%

INSTITUTIONS IN THE POSSESSION OF THE BANK COMMISSIONER
THE VALLEY TRUST COMPANY — PENACOOK
STATEMENT OF CONDITION
DECEMBER 31, 1993

ASSETS	
Regular savings	$1,875.48
Money market deposits	60,281.84
Total Assets	$62,157.32
LIABILITIES AND CAPITAL	
Dividend #1 claims disallowed	$273.58
Demand deposits (unclaimed)	3,958.79
Time deposits (unclaimed)	428.35
Other deposits (certified, officer checks, ect. - unclaimed)	1,679.54
Capital stock	100,000.00
Surplus	25,000.00
Undivided profits	(69,182.94)
Total Liabilities and Capital	$62,157.32

ABSTRACTS OF THE ANNUAL REPORT
OF
MUTUAL AND GUARANTY SAVINGS BANKS
SHOWING LOCATION,
NAMES OF OFFICERS
AND TRUSTEES/DIRECTORS

BEDFORD

CENTERPOINT BANK

141 SOUTH RIVER ROAD
BEDFORD, NEW HAMPSHIRE 03110-6740
TEL. 668-1444
FAX 626-4705

(Year of Incorporation - 1989)

BRANCH

900 Elm Street, Manchester, NH 03101
Tel. 644-1999

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT

** Philip M. Stone

EXECUTIVE VICE PRESIDENT

Donald E. Bossi

SENIOR VICE PRESIDENT

Joseph B. Reilly

VICE PRESIDENTS

Peter B. Alden
Linda Sirois

ASSISTANT VICE PRESIDENT

David Cassidy

BANK ADMINISTRATION OFFICER

Martha J. McGowan

CREDIT ADMINISTRATION OFFICER

Debra R. Hallett

DIRECTORS

Arthur R. Bethke
Ronald H. Bogers
* Donald E. Bossi
* John J. Clarke, Jr.
John T. DeBettencourt
Walter W. Hemming
Pearl D. Infantine
Donald J. Levasseur
David B. Salzman
Philip M. Stone
* Vartkes Tamzarian
Ronald C. Thomashow
* Michael T. Whaley

* Investment Committee Members
** Chief Executive Officer

CLAREMONT

CLAREMONT SAVINGS BANK

P.O. BOX 1600 - 145 BROAD STREET
CLAREMONT, NEW HAMPSHIRE 03743-1600
TEL. 542-7711
FAX 542-5432

(Year of Incorporation - 1907)

BRANCHES

Corner of Main & River Streets, Charlestown, NH 03603
Tel. 826-5752

127 Maple Avenue, Claremont, NH 03743
Tel. 542-7721

356 Washington Street, Claremont, NH 03743
Tel. 542-7701

Route 120, Cornish, NH 03745
Tel. 542-7728

OFFICERS

CHAIRMAN OF THE BOARD
Arnold P. Shulins

PRESIDENT/TREASURER
** H. Clay Hawkins, IV

VICE PRESIDENTS
Candace T. Crawford
Elaine M. Erskine
Richard P. Mailloux
Brenda M. Reed

ASSISTANT VICE PRESIDENT
Sally A. Asanowicz

ASSISTANT TREASURERS
Carol A. Calkins
Michelle M. Cross
Karen A. Roberts

TRUSTEES

* Neil H. Daniels
Joseph J. Gorman, Jr.
* H. Clay Hawkins, IV
* Albert D. Leahy, Jr.
Wayne C. McCutcheon

* Theodore A. Monetta
Robert H. Porter
Frank E. Reed
* Arnold P. Shulins
Beverly M. Thorn

* Investment Committee Members
** Chief Executive Officer

CONCORD

CONCORD SAVINGS BANK

43 NORTH MAIN STREET
CONCORD, NEW HAMPSHIRE 03301
TEL. 224-1100
FAX 226-9575

(Year of Incorporation - 1872)

BRANCHES

161 North State Street, Concord, NH 03301
Tel. 224-1100

73 West Street, Concord, NH 03301
Tel. 224-1160

1361 South Stark Highway, Weare, NH 03281
Tel. 529-4902

OFFICERS

CHAIRMAN OF THE BOARD
Thomas M. Hardiman

PRESIDENT
* * Douglas Crichfield

SENIOR VICE PRESIDENTS
Gerald R. Emery
Paul M. Ferguson

VICE PRESIDENTS

Donna L. Bean
Frederick M. Burgess
Irving S. Felladore
Margaret A. Flint
David E. Fuller
Charles E. Gorhan
Robert F. Howe
Richard E. Kamp
Michael R. Stoddard

ASSISTANT VICE PRESIDENTS

Carey J. Borden
Wesley N. Cook
Janet E. Haines
Janice L. Holmes
Thomas E. LeBrun
Arthur J. Letendre
Robert C. Masse
Thomas Potter
Fritz M. Sabbow
John E. Swenson
David R. Wein

INTERNAL AUDIT OFFICER
Frederick A. Hinck

CONCORD SAVINGS BANK (Continued)

SALES/SERVICE MANAGER

Deidre C. Morin

RETAIL SERVICES OFFICERS

Deborah A. Hayes
Linda J. Lorden
Susan L. Reale
Ginger E. Wentworth

SECONDARY MARKET OFFICER

Constance B. Gasero

SENIOR FINANCIAL PLANNING ANALYST

Christine J. Ojendyk

DIRECTORS

* John N. Buxton
* Douglas Crichfield
* William S. Fenollosa
Oliver R. Fifield
Thomas M. Hardiman
Robert A. Hill
Russell A. Holden
* Lucia P. Kittredge
Seth A. Resnicoff
* Eleanor H. Stark
James R. Stewart
Katherine F. Tsiouros

---

* Investment Committee Members
** Chief Executive Officer

CONCORD

MERRIMACK COUNTY SAVINGS BANK

P.O. BOX 826 - 89 NORTH MAIN STREET
CONCORD, NEW HAMPSHIRE 03302-0826
TEL. 225-2793

(Year of Incorporation - 1867)

OFFICERS

CHAIRMAN OF THE BOARD
Herbert E. Little

PRESIDENT
** Ronald A. Wilbur

EXECUTIVE VICE PRESIDENT
Robert B. Runnells

SENIOR VICE PRESIDENT/TREASURER
Ronald A. Goodine

VICE PRESIDENTS
Peter G. Prinz
Nadine A. Salley

ASSISTANT VICE PRESIDENTS
Paul A. Ahlgren
Glen C. Heath
Kenneth A. Mailloux
Patricia A. Wonson

COMPLIANCE OFFICER
Linda L. Perry

LOAN OFFICERS
Sandra L. Caswell
Pamela J. Ordway

TRUSTEES

* John M. Cross
Richard H. Dudley
* Cedric H. Dustin, Jr.
* John T. Flanders
* Morton M. George
* Charles J. Gesen
* Herbert E. Little
R. Peter Shapiro
* Ronald A. Wilbur
Mary E. Wilson

* Investment Committee Members
** Chief Executive Officer

DOVER

SOUTHEAST BANK FOR SAVINGS

140 WASHINGTON STREET
DOVER, NEW HAMPSHIRE 03820
TEL. 742-8100
FAX 743-4837

(Year of Incorporation - 1823)

BRANCHES

Jct. Routes 9 & 125, Barrington, NH 03825
Tel. 664-2270

One Wakefield Street, Rochester, NH 03867
Tel. 332-1206

Front Street, Rollinsford, NH 03869
Tel. 742-8900

3 Elm Street, Somersworth, NH 03878
Tel. 692-2900

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT

** Gerald F. Janelle

EXECUTIVE VICE PRESIDENTS

Donald R. Hatt
Paul D. Spang

SENIOR VICE PRESIDENTS

Roderick A. Boivin
Paul A. Galanes
Robert F. Haley
David T. Keefe
Richard P. Orsillo

VICE PRESIDENTS

J. Barry Baughman
Vivian A. Cadorette
John L. Hall
Janice N. Markey
Colleen M. Pace
Richard T. Sheldon
Sally J. Thorn

ASSISTANT VICE PRESIDENTS

Carole B. Berry
Jacqueline E. Lambert
Kenneth S. Steele

LOAN ADMINISTRATION OFFICER

Carol A. Young

LOAN OFFICERS

Gerald R. Gilbert
James A. St. Onge

SOUTHEAST BANK FOR SAVINGS (Continued)

LOAN REVIEW OFFICER
Richard N. Burgess, Jr.

CONTROLLER
John R. Straight

DIRECTORS

Nancy R. Boyle
* Stephen L. Goren
Raymond N. Guillemette
Clifford B. Ham
* Donald R. Hatt

Gerald F. Janelle
James Kageleiry
* Robert N. Kendall
* Robert D. Steele

---

* Investment Committee Members
** Chief Executive Officer

FRANKLIN

FRANKLIN SAVINGS BANK

387 CENTRAL STREET
FRANKLIN, NEW HAMPSHIRE 03235
TEL. 934-4445
FAX 934-7113

(Year of Incorporation - 1869)

BRANCHES

105 Lake Street, Bristol, NH 03222
Tel. 744-5461

933 Central Street, Franklin, NH 03235
Tel. 934-6808

OFFICERS

CHAIRMAN OF THE BOARD
Thomas C. Gill

PRESIDENT
** Richard W. Dubois

EXECUTIVE VICE PRESIDENT/TREASURER
Jeffery B. Savage

VICE PRESIDENTS
Joyce C. Beaupre
Brenda M. Dadoly
Kenneth S. Duguay
Carol B. Laro
Ronald L. Magoon

ASSISTANT VICE PRESIDENT
Dianne S. Benoit

ASSISTANT OPERATIONS OFFICER
Cheri M. Caruso

CREDIT ADMINISTRATION OFFICER
Jonathan J. Gould

LOAN OFFICER
Janie D. Piper

LOAN COUNSELOR
Theresa L. Huckins

BRANCH MANAGERS
Theresa L. Colburn
Joyce D. Stevens

CUSTOMER SERVICE OFFICER
Michael J. Seymour

LOAN ORIGINATION OFFICER
Melissa M. Mansfield

TRUSTEES

* Richard A. Clarenbach
* Donald W. Cushing
* Richard W. Dubois
* Clark S. Fuller
* Thomas C. Gill
Alan G. Kidder
* Robert F. Kidder
Alexander M. Lachiatto
* E. Robert Terhune

* Investment Committee Members
** Chief Executive Officer

KEENE

CFX BANK
194 WEST STREET
KEENE, NEW HAMPSHIRE 03431
Tel. 352-2502
FAX 358-5027

BRANCHES
40 Allenstown Road, Allenstown, NH 03275
Tel. 485-8444

67 Main Street, Greenville, NH 03048
Tel. 878-1100

60 Maple Street, Henniker, NH 03242
Tel. 428-3235

53 West Main Street, Hillsborough, NH 03244
Tel. 464-5541

Brattleboro Road, Hinsdale, NH 03451
Tel. 256-8204

87 Main Street, Jaffrey, NH 03452
Tel. 532-7788

828 Court Street, Keene, NH 03431
Tel. 352-2502

100 Main Street, Keene, NH 03431
Tel. 352-2502

117 West Street, Keene, NH 03431
Tel. 352-2502

Route 106, Loudon, NH 03301
Tel. 798-4401

Route 101, Marlborough, NH 03455
Tel. 876-3362

Turnpike Road, New Ipswich, NH 03071
Tel. 878-1101

Troy Road, North Swanzey, NH 03431
Tel. 352-8619

120 Grove Street, Peterborough, NH 03458
Tel. 924-9433

Route 202, Rindge, NH 03461
Tel. 899-5187

Central Square, Troy, NH 03465
Tel. 242-7737

CFX BANK (Continued)

8 North Meadow Plaza, Walpole, NH 03608
Tel. 256-6730

HCR 10, Box 98, West Chesterfield, NH 03466
Tel. 256-6730

Warwick Road, Winchester, NH 03470
Tel. 239-6314

OFFICERS

PRESIDENT

** Peter J. Baxter

VICE PRESIDENTS

Judith Avery Dunning
Laurence E. Babcock
Thomas N. Bougher
Kathleen A. Cleveland
Martha A. Curtis
William H. Dennison
Brian P. Donovan
Gordon R. Edmonds
John F. Foley
David S. Foote
Mark A. Gavin
Carol M. Harwood
Kristina M. Ivalis
William J. McIver
Lee K. Robator
Larry E. Ruest
Frederick V.C. Savage
Paul D. Spiess
Jane B. Swenor
Gregg R. Tewksbury
Peter T. Whittemore

TREASURER

Daniel J. Plante

ASSISTANT TREASURER

Sharon L. Phelps

CLERK/SECRETARY

Winifred M. Brooks

COMMUNITY BANKING OFFICERS

Alina G. Alix
Laura Lee Berry
Donna L. Blackstone
Michael W. Bugler, Sr.
Larraine J. Caswell
Tommy J. Griffin
Stacy L. Haines
Terry L. Hamel
Sherry L. Hanks
Patricia A. Hatch
William W. Hatch
Michelle E. Howard
Margaret E. Huckins
Ronald L. Jacques
Karen M. McDermott
Sandra B. Metivier
Beverley A. Mosher
Katherine E. Olson
Wallace A. Reney
Patricia T. Sawtelle
Darlene E. Schmidt
Patricia D. Schuren
Fran L. Stacy
Jonathan W. Wentworth
Liane T. Wiley
Jeanne A. Witty

DIRECTORS

*Peter J. Baxter
Richard B. Baybutt
*Delcie D. Bean
*William H. Dennison
Calvin L. Frink
*Eugene E. Gaffey
*Emerson H. O'Brien
L. William Slanetz
David B. Walters

*Investment Committee Members
**Chief Executive Officer

LACONIA

LACONIA SAVINGS BANK

62 PLEASANT STREET
LACONIA, NEW HAMPSHIRE 03246
TEL. 524-1212
FAX 524-2928

(Year of Incorporation - 1831)

OFFICERS

CHAIRMAN OF THE BOARD
Paul L. Normandin

PRESIDENT
** Carroll W. Stafford, Jr.

EXECUTIVE VICE PRESIDENT/TREASURER
Richard W. Long

VICE PRESIDENTS
Robert E. Curtis
Katherine H. Daigneault
Brenda R. Long
W. Stephen Loughlin
Michael G. Muzzey
Linda D. Normandin

ASSISTANT VICE PRESIDENTS
Russell P. Brown
Thomas A. Drouin
Gail A. Engle
Linda S. Hanley
Bonnie L. Leclerc
Marc L. Rayburn

ASSISTANT TREASURERS
Carolyn B. Peverly
Bette L. Prescott

TRUSTEES
* Harold Achber
Claudette Ayotte
Donald F. Beane
* Rodney N. Dyer
* John E. Gauthier
* John F. Goddard, Jr.
David R. Lynch
* Harold Noreen
* Carroll W. Stafford, Jr.
H. Thomas Volpe
John F. Weeks, Jr.

* Investment Committee Members
** Chief Executive Officer

LANCASTER

THE SIWOOGANOCK GUARANTY SAVINGS BANK
P.O. BOX 351 - 117 MAIN STREET
LANCASTER, NEW HAMPSHIRE 03584
TEL. 788-4715
FAX 788-2464

(Year of Incorporation - 1887)

BRANCH
37 State Street, Groveton, NH 03582
Tel. 636-1223

OFFICERS

CHAIRMAN OF THE BOARD
Lee E. Eastman

PRESIDENT
** Kenneth C. Baker

VICE PRESIDENT/TREASURER
Kendall Query

VICE PRESIDENT
James B. Fitch

ASSISTANT VICE PRESIDENTS
John A. Currier
Beverly Johnson

ASSISTANT TREASURERS
Patricia A. Cotter
Solange Norcross

DATA PROCESSING MANAGER
Marsha Gingue

BOOKKEEPING MANAGER
Sandra Wheeler

LOAN WORKOUT OFFICER
James Magoon

DIRECTORS

* Kenneth C. Baker
* Bernard Belisle
* Lee E. Eastman
* James B. Fitch
* Jeffrey Gilman
* Kevin Kopp
* Richard Rochefort
* Robert Snowman

As of January 1, 1994; Philip D. Drapeau President

* Investment Committee Members
** Chief Executive Officer

LEBANON

LANDMARK BANK
106 HANOVER STREET
LEBANON, NEW HAMPSHIRE 03766
TEL. 448-0101

(Year of Incorporation - 1989)

OFFICERS

CHAIRMAN OF THE BOARD
Jack Nelson

PRESIDENT
** Paul P. Tierney

VICE PRESIDENTS
James P. Goodrich
Darlene E. Hart

DIRECTORS

Thomas J. Bascetta
* Leonard R. Cashman
Richard S. Daniels
Lorin P. Dore
* William N. Josler
* Ellen Knights
Richard Logan
* Jack H. Nelson
* Paul P. Tierney
Joseph B. Willey

* Investment Committee Members
** Chief Executive Officer

LEBANON

MASCOMA SAVINGS BANK

P.O. BOX 435 - 67 NORTH PARK STREET
LEBANON, NEW HAMPSHIRE 03766-0435
TEL. 448-3650
FAX 448-1470

(Year of Incorporation - 1899)

BRANCHES

Church Street, Canaan, NH 03741
Tel. 523-4377

North Main Street, Enfield, NH 03748
Tel. 632-5556

70 Main Street, West Lebanon, NH 03784
Tel. 298-5933

OFFICERS

PRESIDENT
** Stephen F. Christy

EXECUTIVE VICE PRESIDENT
Barry E. McCabe

ASSISTANT VICE PRESIDENTS
Judith L. Ireton
John A. Rogers

CONTROLLER/TREASURER
Albert E. Joy

LOAN ADMINISTRATION OFFICER
Christine E. Morin

VICE PRESIDENTS
Harry E. Johnson, III
Sally A. McEwen
Ulrike Miller

LOAN OFFICERS
Catherine A. Ploof
Marie A. Putnam
Kenneth D. Wells

ASSISTANT OPERATIONS OFFICERS
Doree A. Clifford
Carol A. Cone
Glen S. Valentine

BRANCH MANAGERS

Linda J. Bateman
Linda S. Vincent
Phyllis D. Walsh
Pamela W. Webster

TRUSTEES

Patricia B. Brown
* Stephen F. Christy
Reuben D. Cole
Clark A. Griffiths
Jean E. Kennedy
Raymond A. Lagasse
* Jacqueline A. Lary
Joseph M. Longacre
William A. Maloy
* Edward D. McGee, Jr.
* Richard L. Patch
Frederick E. Webster, Jr.

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

FIRST NH BANK
875 ELM STREET
MANCHESTER, NEW HAMPSHIRE 03101-2519
TEL. 634-7000
FAX 668-9534

(Year of Incorporation - 1864)

BRANCHES
Main Street, Alton, NH 03809
Tel. 875-7041

Route 101, Amherst, NH 03031
Tel. 673-0177

91 South River Road, Bedford, NH 03110
Tel. 634-7015

106 South River Road, Bedford, NH 03110
Tel. 634-6404

173 Pleasant Street, Berlin, NH 03570
Tel. 752-4340

Route 49, Campton, NH 03223
Tel. 726-3734

Pine & Pleasant Streets, Claremont, NH 03743
Tel. 542-7755

171 Main Street, Colebrook, NH 03576
Tel. 237-5577

1 Capital Plaza, Concord, NH 03301
Tel. 229-4299

188 Loudon Road, Concord, NH 03301
Tel. 225-4280

88 South Street, Concord, NH 03301
Tel. 225-4290

Main Street, Conway, NH 03818
Tel. 447-5406

154 Water Street, Exeter, NH 03833
Tel. 772-4761

921 Central Street, Franklin, NH 03235
Tel. 934-2378

15 Airport Road, Gilford, NH 03246
Tel. 524-1049

Junction Routes 16 & 302, Glen, NH 03838
Tel. 383-9191

11 Church Street, Goffstown, NH 03045
Tel. 497-2523

100 Winnacunnet Road, Hampton, NH 03842
Tel. 926-6311

81 Lafayette Road, Hampton Falls, NH 03844
Tel. 926-3362

43 South Main Street, Hanover, NH 03755
Tel. 643-5452

45 Lyme Road, Hanover, NH 03755
Tel. 643-6365

Proctor Square, Henniker, NH 03242
Tel. 428-3443

1 High Street, Hinsdale, NH 03451
Tel. 336-5922

1283 Hooksett Road, Hooksett, NH 03106
Tel. 634-7070

71 Lowell Road, Hudson, NH 03051
Tel. 886-5264

15 Main Street, Keene, NH 03431
Tel. 352-5050

577 Main Street, Laconia, NH 03246
Tel. 524-1040

20 West Park Street, Lebanon, NH 03766
Tel. 448-4410

Main Street, Lincoln, NH 03251
Tel. 745-2211

42 Nashua Road, Londonderry, NH 03053
Tel. 434-4576

2035 Brown Avenue, Manchester, NH 03103
Tel. 634-6342

1000 Elm Street, Manchester, NH 03101
Tel. 634-6100

835 Hanover Street, Manchester, NH 03103
Tel. 634-7040

7 McGregor Street, Manchester, NH 03102
Tel. 634-7031

1550 North Elm Street, Manchester, NH 03104
Tel. 634-7080

777 South Willow Street, Manchester, NH 03103
Tel. 634-7019

1500 South Willow Street, Manchester, NH 03103
Tel. 634-7060

FIRST NH BANK (Continued)

340 Wilson Street, Manchester, NH 03103
Tel. 634-7050

66 N.H. Route 25, Meredith, NH 03253
Tel. 279-7954

268 Daniel Webster Highway South, Merrimack, NH 03054
Tel. 424-6111

Elm Street, Milford, NH 03055
Tel. 673-6385

54 Nashua Street, Milford, NH 03055
Tel. 673-3480

33 Coliseum Avenue, Nashua, NH 03063
Tel. 886-5249

310 Daniel Webster Highway, Nashua, NH 03060
Tel. 886-5221

277 Daniel Webster Highway South, Nashua, NH 03060
Tel. 886-5283

137 Daniel Webster Highway South, Nashua, NH 03062
Tel. 886-5204

238 Main Street, Nashua, NH 03060
Tel. 886-5240

122 Northeastern Boulevard, Nashua, NH 03062
Tel. 886-5252

1 Trafalgar Square, Nashua, NH 03060
Tel. 886-5229

55 Main Street, Newport, NH 03773
Tel. 863-1750

Main Street, North Conway, NH 03860
Tel. 356-5451

15 Lafayette Road, North Hampton, NH 03862
Tel. 964-5518

Junction Routes 16 & 28, Ossipee, NH 03864
Tel. 539-7118

Old Bridge Street, Pelham, NH 03076
Tel. 635-3568

12 South Main Street, Penacook, NH 03303
Tel. 753-6346

Main Street, Pittsfield, NH 03263
Tel. 435-6262

20 Highland Street, Plymouth, NH 03264
Tel. 536-1272

134 Pleasant Street, Portsmouth, NH 03801
Tel. 436-1006

FIRST NH BANK (Continued)

1555 Lafayette Road, Portsmouth, NH 03801
Tel. 433-1781

Route 101, Raymond, NH 03077
Tel. 895-3186

1 North Main Street, Rochester, NH 03867
Tel. 335-2600

Rochester Mall, Rochester, NH 03867
Tel. 335-4493

405 Portland Avenue, Rollinsford, NH 03869
Tel. 749-2000

45 South Broadway, Salem, NH 03079
Tel. 894-7400

1 Constitution Way, Somersworth, NH 03878
Tel. 692-3222

56 Tri-City Plaza, Somersworth, NH 03878
Tel. 742-8000

38 Portsmouth Avenue, Stratham, NH 03885
Tel. 772-6655

67 Main Street, West Lebanon,NH 03784
Tel. 298-8768

Route 12A & Airport Road, West Lebanon, NH 03784
Tel. 298-8715

Route 3, West Stewartstown, NH 03597
Tel. 246-3318

115 Indian Rock Road, Windham, NH 03087
Tel. 898-9888

2 Center Street, Wolfeboro, NH 03894
Tel. 569-1221

OFFICERS

PRESIDENT
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MANCHESTER

NEW DARTMOUTH BANK
1155 ELM STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 634-1500
FAX 622-6486

(Year of Incorporation - 1991)

BRANCHES
Chestnut Street & Route 101, Bedford, NH 03110
Tel. 472-8654

Junction Routes 3 & 11, Belmont, NH 03220
Tel. 528-1800

100 Loudon Road, Concord, NH 03301
Tel. 224-7719

27 North State Street, Concord, NH 03301
Tel. 224-7711

Fountain Square, Contoocook, NH 03229
Tel. 746-4115

Crystal Avenue, Derry, NH 03038
Tel. 434-5400

542 Mast Road, Goffstown, NH 03045
Tel. 645-0011

177 Main Street, Gorham, NH 03581
Tel. 466-3352

369 Lafayette Road, Hampton, NH 03842
Tel. 926-1806

40 South Main Street, Hanover, NH 03775
Tel. 643-3310

9 Ash Street, Hollis, NH 03049
Tel. 465-7080

1090 Daniel Webster Highway North, Hooksett, NH 03106
Tel. 625-4800

Hudson Mall, Hudson, NH 03051
Tel. 889-7054

277 Union Avenue, Laconia, NH 03246
Tel. 524-0664

Route 112, Lincoln, NH 03251
Tel. 745-3431

Route 302, Littleton, NH 03561
Tel. 444-7702

NEW DARTMOUTH BANK (Continued)

85 Main Street, Littleton, NH 03561
Tel. 444-5321

Junction Routes 102 & 128, Londonderry, NH 03053
Tel. 434-4151

1155 Elm Street, Manchester, NH 03101
Tel. 634-1560

31 Harrison Street, Manchester, NH 03101
Tel. 643-4397

1255 South Willow Street, Manchester, NH 03103
Tel. 645-6446

156 Hanover Street, Manchester, NH 03103
Tel. 625-2600

2626 Brown Avenue, Manchester, NH 03103
Tel. 625-3677

135 Daniel Webster Highway North, Manchester, NH 03104
Tel. 645-6455

Connell's Shopping Center, Merrimack, NH 03054
Tel. 424-3383

105 Daniel Webster Highway South, Merrimack, NH 03054
Tel. 883-4144

223 Main Street, Nashua, NH 03060
Tel. 889-2123

4 Northwest Boulevard, Nashua, NH 03062
Tel. 881-4000

Thirty Pines Plaza, Penacook, NH 03303
Tel. 753-6341

39 Main Street, Pittsfield, NH 03263
Tel. 435-8481

Pentucket Shopping Center, Plaistow, NH 03865
Tel. 382-8919

Hatch Plaza, Plymouth, NH 03264
Tel. 536-4200

150 Mirona Road, Portsmouth, NH 03801
Tel. 433-1313

82 Congress Street, Portsmouth, NH 03801
Tel. 436-0167

125 Main Street, Salem, NH 03079
Tel. 893-1655

267 South Broadway, Salem, NH 03079
Tel. 898-3800

NEW DARTMOUTH BANK (Continued)

489 Lafayette Road, Seabrook, NH 03874
Tel. 474-5501

1 John Parsons Drive, Somersworth, NH 03878
Tel. 692-3040

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MEREDITH VILLAGE SAVINGS BANK
P.O. BOX 177 - WINNIPESAUKEE STREET
MEREDITH, NEW HAMPSHIRE 03253
TEL. 279-7986
FAX 279-5710

(Year of Incorporation - 1869)

BRANCHES

Riverside Drive, Ashland, NH 03217
Tel. 968-7103

Olde Province Common, Meredith, NH 03253
Tel. 279-5274

Route 25, Moultonboro, NH 03226
Tel. 253-7303

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SUGAR RIVER SAVINGS BANK

P.O. BOX 569 - 10 NORTH MAIN STREET
NEWPORT, NEW HAMPSHIRE 03773
TEL. 863-3000
FAX 863-4451

(Year of Incorporation - 1895)

BRANCHES

Route 10, Grantham, NH 03753
Tel. 863-3140

30 Newport Road, New London, NH 03257
Tel. 526-2060

Route 11, Sunapee, NH 03782
Tel. 763-9311

Main Street, Warner, NH 03278
Tel. 456-2281

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PETERBOROUGH SAVINGS BANK

35 MAIN STREET
PETERBOROUGH, NEW HAMPSHIRE 03458
TEL. 924-7142
FAX 924-8552

(Year of Incorporation - 1847)

BRANCHES

167 Main Street, Antrim, NH 03440
Tel. 588-6333

Route 9 Childsway, Hillsboro, NH 03244
Tel. 464-5444

152 Peterborough Street, Jaffrey, NH 03452
Tel. 532-4448

606 Nashua Street, Milford, NH 03055
Tel. 673-3572

Route 101, Peterborough, NH 03458
Tel. 924-4050

Route 202 North, Peterborough, NH 03458
Tel. 924-3793

425-3 South Stark Highway, NH 03281
Tel. 529-3223

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** Chief Executive Officer

PLYMOUTH

COMMUNITY GUARANTY SAVINGS BANK

P.O. BOX 996 - 28 SOUTH MAIN STREET
PLYMOUTH, NEW HAMPSHIRE 03264
TEL. 536-0001
FAX 536-2222

(Year of Incorporation - 1988)

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* Eldwin A. Wixson

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PISCATAQUA SAVINGS BANK

15 PLEASANT STREET
PORTSMOUTH, NEW HAMPSHIRE 03801-4550
TEL. 436-5250
FAX 436-5540

(Year of Incorporation - 1877)

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P.O. Box 29 - 333 STATE STREET
PORTSMOUTH, NEW HAMPSHIRE 03802-0029
TEL. 436-6630
FAX 431-2322

(Year of Incorporation - 1823)

BRANCHES

95 Ocean Road, Greenland, NH 03840
Tel. 431-3000

46 Lafayette Road, North Hampton, NH 03862
Tel. 964-5567

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SALISBURY

LIBERTY SAVINGS BANK
QUIMBY ROAD
SALISBURY, NEW HAMPSHIRE 03268
TEL. 228-1181

(Year of Incorporation - 1986)

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TREASURER
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SECRETARY
W. John Funk

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FAMILY BANK OF NEW HAMPSHIRE
270 LAFAYETTE ROAD
SEABROOK, NEW HAMPSHIRE 03874
TEL. 474-5622
FAX 474-3315

(Year of Incorporation - 1990)

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WALPOLE

SAVINGS BANK OF WALPOLE

WESTMINSTER STREET
WALPOLE, NEW HAMPSHIRE 03608-0517
TEL. 756-4771
FAX 756-9724

(Year of Incorporation - 1875)

BRANCHES

360 Winchester Street, Keene NH 03431
Tel. 352-1822

North Meadow Plaza, Walpole, NH 03608
Tel. 756-4771

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Lorraine B. Yates

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Edward R. Potter
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WOODSVILLE

THE WOODSVILLE GUARANTY SAVINGS BANK

63 CENTRAL STREET
WOODSVILLE, NEW HAMPSHIRE 03785
TEL. 747-2735
FAX 747-3267

(Year of Incorporation - 1889)

BRANCHES

240 Main Street, Lisbon, NH 03585
Tel. 838-6336

Route 302, Littleton, NH 03561
Tel. 444-0740

River Road, Piermont, NH 03779
Tel. 272-4811

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CONSOLIDATED REPORT OF CONDITION
INCLUDING TRUST DEPARTMENTS
AND
CONSOLIDATED REPORT OF INCOME
DIVIDENDS AND CHANGES
IN TOTAL CAPITAL ACCOUNTS
AND
GENERAL INFORMATION

	CONSOLIDATED REPORT OF CONDITION	BEDFORD	CLAREMONT	CONCORD	
	(in thousands of dollars)	CENTERPOINT BANK	CLAREMONT SAVINGS BANK	CONCORD SAVINGS BANK	
	ASSETS				
1.	Cash & due from depository institutions	$3,883	$10,874	$7,944	1.
2.	Securities	13,010	46,540	91,421	2.
3.	Federal funds sold and securities purchased under agreements to resell	5,400	-	-	3.
4.	Loans and lease financing receivables, (net)	36,791	105,239	217,165	4.
5.	Assets held in trading accounts	-	-	-	5.
6.	Premises and fixed assets	586	1,491	7,025	6.
7.	Other real estate owned	-	1,951	1,208	7.
8.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	8.
9.	Other assets	441	1,491	3,676	9.
10.	Total Assets	$60,111	$167,586	$328,439	10.
	LIABILITIES				
11.	Deposits	$51,930	$153,658	$288,623	11.
12.	Federal funds purchased & securities sold under agreements to repurchase	2,305	-	-	12.
13.	Demand notes issued to the U.S. Treasury	-	-	-	13.
14.	Other liabilities for borrowed money	600	-	10,228	14.
15.	Subordinated notes & debentures	-	-	-	15.
16.	Other liabilities	329	931	4,340	16.
17.	Total Liabilities	55,164	154,589	303,191	17.
18.	Limited-life preferred stock	501	-	-	18.
	EQUITY CAPITAL				
19.	Perpetual preferred stock	-	-	-	19.
20.	Common stock	563	-	200	20.
21.	Surplus	4,474	5,000	14,200	21.
22.	Undivided profits and capital reserves	(591)	7,997	10,848	22.
23.	Total Equity Capital	4,446	12,997	25,248	23.
24.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$60,111	$167,586	$328,439	24.
	GENERAL INFORMATION				
25.	Surety coverage	$500,000	$3,000,000	$3,000,000	25.
	Period January 1, 1993 through December 31, 1993				
	Rates of Interest Paid to Depositors:				
26.	Regular savings	2.28-2.79	2.75-3.25	2.55-3.35	26.
27.	NOW (fixed rate)	1.77-2.12	2.00-2.50	1.85-2.40	27.
28.	Super NOW	-	-	-	28.
29.	Money market savings	2.12-2.79	2.50-3.25	2.45-3.20	29.
30.	Escrow funds	-	2.75-3.25	2.10	30.
31.	90 day notice	-	-	-	31.
32.	Money market certificates	2.28-5.12	-	2.80-5.25	32.
33.	Negotiated rate certificates	2.25-2.53	3.00-5.00	-	33.
34.	Dividends declared on common stock	-	-	-	34.

	CONSOLIDATED REPORT OF CONDITION	CONCORD	DOVER	FRANKLIN	
	(in thousands of dollars)	MERRIMACK COUNTY SAVINGS BANK	SOUTHEAST BANK FOR SAVINGS	FRANKLIN SAVINGS BANK	
	ASSETS				
1.	Cash & due from depository institutions	$2,072	$10,787	$2,640	1.
2.	Securities	88,699	119,869	39,585	2.
3.	Federal funds sold and securities purchased under agreements to resell	3,940	-	-	3.
4.	Loans and lease financing receivables, (net)	81,350	168,151	94,669	4.
5.	Assets held in trading accounts	-	-	-	5.
6.	Premises and fixed assets	2,638	3,635	2,019	6.
7.	Other real estate owned	577	4,675	477	7.
8.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	8.
9.	Other assets	2,782	5,848	1,696	9.
10.	Total Assets	$182,058	$312,965	$141,086	10.
	LIABILITIES				
11.	Deposits	$161,962	$262,896	$119,280	11.
12.	Federal funds purchased & securities sold under agreements to repurchase	-	-	517	12.
13.	Demand notes issued to the U.S. Treasury	-	-	-	13.
14.	Other liabilities for borrowed money	-	$21,450	4,750	14.
15.	Subordinated notes & debentures	-	-	-	15.
16.	Other liabilities	685	1,780	865	16.
17.	Total Liabilities	162,647	286,126	125,412	17.
18.	Limited-life preferred stock	-	-	-	18.
	EQUITY CAPITAL				
19.	Perpetual preferred stock	-	-	-	19.
20.	Common stock	-	100	-	20.
21.	Surplus	17,250	14,120	4,000	21.
22.	Undivided profits and capital reserves	2,161	12,619	11,674	22.
23.	Total Equity Capital	19,411	26,839	15,674	23.
24.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$182,058	$312,965	$141,086	24.
	GENERAL INFORMATION				
25.	Surety coverage	$2,500,000	$4,000,000	$2,500,000	25.
	Period January 1, 1993 through December 31, 1993				
	Rates of Interest Paid to Depositors:				
26.	Regular savings	2.75-3.25	2.35-3.50	2.00-4.17	26.
27.	NOW (fixed rate)	2.10-2.50	1.00-2.50	2.00	27.
28.	Super NOW	-	-	-	28.
29.	Money market savings	2.10-2.95	2.23-2.96	2.47-2.76	29.
30.	Escrow funds	2.10-2.50	1.80-2.10	1.80	30.
31.	90 day notice	-	-	-	31.
32.	Money market certificates	2.80-5.20	2.92-4.81	2.80-5.08	32.
33.	Negotiated rate certificates	-	2.55-3.25	-	33.
34.	Dividends declared on common stock	-	-	-	34.

		KEENE	LACONIA	LANCASTER	
	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	CFX BANK	LACONIA SAVINGS BANK	SIWOOGANOCK GUARANTY SAVINGS BANK	
	ASSETS				
1.	Cash & due from depository institutions	$27,145	$7,550	$1,018	1.
2.	Securities	120,447	51,165	11,559	2.
3.	Federal funds sold and securities purchased under agreements to resell	-	2,652	1,235	3.
4.	Loans and lease financing receivables, (net)	481,842	180,121	34,666	4.
5.	Assets held in trading accounts	61,999	-	-	5.
6.	Premises and fixed assets	11,034	2,841	748	6.
7.	Other real estate owned	3,353	1,588	634	7.
8.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	8.
9.	Other assets	19,596	4,110	938	9.
10.	Total Assets	$725,416	$250,027	$50,798	10.
	LIABILITIES				
11.	Deposits	$559,855	$213,112	$47,457	11.
12.	Federal funds purchased & securities sold under agreements to repurchase	20,882	-	-	12.
13.	Demand notes issued to the U.S. Treasury	-	-	-	13.
14.	Other liabilities for borrowed money	46,801	-	-	14.
15.	Subordinated notes & debentures	-	-	-	15.
16.	Other liabilities	38,288	1,676	134	16.
17.	Total Liabilities	665,826	214,788	47,591	17.
18.	Limited-life preferred stock	-	-	-	18.
	EQUITY CAPITAL				
19.	Perpetual preferred stock	-	-	-	19.
20.	Common stock	100	-	1,412	20.
21.	Surplus	44,306	11,500	1,200	21.
22.	Undivided profits and capital reserves	15,184	23,739	595	22.
23.	Total Equity Capital	59,590	35,239	3,207	23.
24.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$725,416	$250,027	$50,798	24.
	GENERAL INFORMATION				
25.	Surety coverage	$10,000,000	$3,000,000	$675,000	25.
	Period January 1, 1993 through December 31, 1993				
	Rates of Interest Paid to Depositors:				
26.	Regular savings	2.50-3.25	2.40	3.00	26.
27.	NOW (fixed rate)	1.75-2.50	1.90	2.00	27.
28.	Super NOW	-	-	2.00	28.
29.	Money market savings	2.65-3.125	2.30	2.75	29.
30.	Escrow funds	1.80-2.50	1.80	3.00	30.
31.	90 day notice	-	-	-	31.
32.	Money market certificates	2.85-6.15	4.03	-	32.
33.	Negotiated rate certificates	2.85-3.70	4.36	3.00-4.00	33.
34.	Dividends declared on common stock	$7,750	-	-	34.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	LEBANON LANDMARK BANK	LENANON MASCOMA SAVINGS BANK	MANCHESTER FIRST NH BANK	
	ASSETS				
1.	Cash & due from depository institutions	$1,333	$7,398	$298,845	1.
2.	Securities	1,783	48,194	1,218,828	2.
3.	Federal funds sold and securities purchased under agreements to resell	1,859	-	-	3.
4.	Loans and lease financing receivables, (net)	27,578	167,037	1,726,344	4.
5.	Assets held in trading accounts	-	-	-	5.
6.	Premises and fixed assets	543	3,511	43,628	6.
7.	Other real estate owned	-	869	7,541	7.
8.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	8.
9.	Other assets	604	3,505	63,732	9.
10.	Total Assets	$33,700	$230,514	$3,358,918	10.
	LIABILITIES				
11.	Deposits	$29,345	$202,503	$2,520,998	11.
12.	Federal funds purchased & securities sold under agreements to repurchase	351	-	368,545	12.
13.	Demand notes issued to the U.S. Treasury	-	-	-	13.
14.	Other liabilities for borrowed money	-	665	206,216	14.
15.	Subordinated notes & debentures	-	-	-	15.
16.	Other liabilities	230	1,259	16,213	16.
17.	Total Liabilities	29,926	204,427	3,111,972	17.
18.	Limited-life preferred stock	-	-	-	18.
	EQUITY CAPITAL				
19.	Perpetual preferred stock	960	-	-	19.
20.	Common stock	354	-	760	20.
21.	Surplus	2,826	11,350	283,305	21.
22.	Undivided profits and capital reserves	(366)	14,737	(37,119)	22.
23.	Total Equity Capital	3,774	26,087	246,946	23.
24.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$33,700	$230,514	$3,358,918	24.
	GENERAL INFORMATION				
25.	Surety coverage	$1,000,000	$2,500,000	$15,000,000	25.
	Period January 1, 1993 through December 31, 1993				
	Rates of Interest Paid to Depositors:				
26.	Regular savings	2.75	2.71	2.00-3.75	26.
27.	NOW (fixed rate)	1.75-2.25	1.24	1.70-2.00	27.
28.	Super NOW	-	-	-	28.
29.	Money market savings	2.00-3.10	2.86	2.40-2.81	29.
30.	Escrow funds	1.75	2.71	-	30.
31.	90 day notice	2.00	-	-	31.
32.	Money market certificates	-	2.96-4.64	2.23-5.84	32.
33.	Negotiated rate certificates	2.85-3.65	-	2.23-5.84	33.
34.	Dividends declared on common stock	-	-	$25,000	34.

	CONSOLIDATED REPORT OF CONDITION	MANCHESTER	MEREDITH	NEWPORT	
	(in thousands of dollars)	NEW DARTMOUTH BANK	MEREDITH VILLAGE SAVINGS BANK	SUGAR RIVER SAVINGS BANK	
	ASSETS				
1.	Cash & due from depository institutions	$51,153	$13,519	$3,068	1.
2.	Securities	735,493	34,994	21,021	2.
3.	Federal funds sold and securities purchased under agreements to resell	20,000	-	-	3.
4.	Loans and lease financing receivables, (net)	885,038	114,501	90,697	4.
5.	Assets held in trading accounts	-	-	-	5.
6.	Premises and fixed assets	5,682	3,578	1,919	6.
7.	Other real estate owned	2,349	1,390	2,590	7.
8.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	8.
9.	Other assets	22,891	1,815	1,155	9.
10.	Total Assets	$1,722,606	$169,797	$120,450	10.
	LIABILITIES				
11.	Deposits	$1,499,756	$153,769	$110,109	11.
12.	Federal funds purchased & securities sold under agreements to repurchase	42,845	-	-	12.
13.	Demand notes issued to the U.S. Treasury	-	-	-	13.
14.	Other liabilities for borrowed money	63,451	-	-	14.
15.	Subordinated notes & debentures	-	-	-	15.
16.	Other liabilities	17,980	312	608	16.
17.	Total Liabilities	1,624,032	154,081	110,717	17.
18.	Limited-life preferred stock	-	-	-	18.
	EQUITY CAPITAL				
19.	Perpetual preferred stock	15,215	-	-	19.
20.	Common stock	4	-	-	20.
21.	Surplus	40,350	-	6,031	21.
22.	Undivided profits and capital reserves	43,005	15,716	3,702	22.
23.	Total Equity Capital	98,574	15,716	9,733	23.
24.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$1,722,606	$169,797	$120,450	24.
	GENERAL INFORMATION				
25.	Surety coverage	$10,000,000	$2,000,000	$2,000,000	25.
	Period January 1, 1993 through December 31, 1993				
	Rates of Interest Paid to Depositors:				
26.	Regular savings	3.35-2.47	2.55-2.80	2.65-3.00	26.
27.	NOW (fixed rate)	2.72-1.79	-	1.50-2.00	27.
28.	Super NOW	-	1.00-1.50	-	28.
29.	Money market savings	3.15-2.47	2.45-2.55	2.25-3.50	29.
30.	Escrow funds	3.15-1.80	1.80	1.80-2.50	30.
31.	90 day notice	-	-	2.75-3.25	31.
32.	Money market certificates	5.37-2.47	2.80-4.60	-	32.
33.	Negotiated rate certificates	-	-	3.00-5.75	33.
34.	Dividends declared on common stock	-	-	-	34.

CONSOLIDATED REPORT OF CONDITION	PETERBOROUGH	PLYMOUTH	PORTSMOUTH	
(in thousands of dollars)	PETERBOROUGH SAVINGS BANK	COMMUNITY GUARANTY SAVINGS BANK	PISCATAQUA SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$6,819	$716	$3,804	1.
2. Securities	80,538	4,470	23,742	2.
3. Federal funds sold and securities purchased under agreements to resell	-	450	2,950	3.
4. Loans and lease financing receivables, (net)	178,266	15,213	85,241	4.
5. Assets held in trading accounts	-	-	-	5.
6. Premises and fixed assets	7,361	559	1,285	6.
7. Other real estate owned	6,497	279	202	7.
8. Investments in unconsolidated subsidiaries & associated companies	-	-	-	8.
9. Other assets	3,548	168	1,513	9.
10. Total Assets	$283,029	$21,855	$118,737	10.
LIABILITIES				
11. Deposits	$208,922	$20,283	$106,055	11.
12. Federal funds purchased & securities sold under agreements to repurchase	6,011	-	-	12.
13. Demand notes issued to the U.S. Treasury	-	-	-	13.
14. Other liabilities for borrowed money	47,249	159	-	14.
15. Subordinated notes & debentures	-	-	-	15.
16. Other liabilities	1,466	22	251	16.
17. Total Liabilities	263,648	20,464	106,306	17.
18. Limited-life preferred stock	-	-	-	18.
EQUITY CAPITAL				
19. Perpetual preferred stock	-	-	-	19.
20. Common stock	13	180	-	20.
21. Surplus	8,596	2,202	3,300	21.
22. Undivided profits and capital reserves	10,772	(991)	9,131	22.
23. Total Equity Capital	19,381	1,391	12,431	23.
24. Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$283,029	$21,855	$118,737	24.
GENERAL INFORMATION				
25. Surety coverage Period January 1, 1993 through December 31, 1993	$3,000,000	$1,000,000	$2,000,000	25.
Rates of Interest Paid to Depositors:				
26. Regular savings	2.47-3.00	2.75-3.00	2.75-3.25	26.
27. NOW (fixed rate)	1.49-2.50	2.00	2.00-2.50	27.
28. Super NOW	-	-	2.00-2.75	28.
29. Money market savings	2.00-3.10	2.00-3.00	2.75-3.00	29.
30. Escrow funds	1.80-2.50	-	1.80-2.50	30.
31. 90 day notice	-	-	6.00	31.
32. Money market certificates	-	-	3.75-5.00	32.
33. Negotiated rate certificates	2.75-5.25	3.00-5.75	3.00-5.25	33.
34. Dividends declared on common stock	-	-	-	34.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)		PORTSMOUTH	SALISBURY	SEABROOK	
		PORTSMOUTH SAVINGS BANK	LIBERTY SAVINGS BANK	FAMILY BANK OF NH	
	ASSETS				
1.	Cash & due from depository institutions	$5,183	$235	$710	1.
2.	Securities	143,585	-	11,232	2.
3.	Federal funds sold and securities purchased under agreements to resell	33,177	-	550	3.
4.	Loans and lease financing receivables, (net)	79,307	843	7,509	4.
5.	Assets held in trading accounts	-	-	-	5.
6.	Premises and fixed assets	1,099	-	817	6.
7.	Other real estate owned	1,039	-	-	7.
8.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	8.
9.	Other assets	5,576	3	549	9.
10.	Total Assets	$268,966	$1,081	$21,367	10.
	LIABILITIES				
11.	Deposits	$223,892	-	$19,730	11.
12.	Federal funds purchased & securities sold under agreements to repurchase	-	-	-	12.
13.	Demand notes issued to the U.S. Treasury	-	-	-	13.
14.	Other liabilities for borrowed money	-	-	-	14.
15.	Subordinated notes & debentures	-	-	-	15.
16.	Other liabilities	1,548	-	100	16.
17.	Total Liabilities	225,440	0	19,830	17.
18.	Limited-life preferred stock	-	-	-	18.
	EQUITY CAPITAL				
19.	Perpetual preferred stock	-	-	-	19.
20.	Common stock	1	69	100	20.
21.	Surplus	8,430	631	1,400	21.
22.	Undivided profits and capital reserves	35,095	381	37	22.
23.	Total Equity Capital	43,526	1,081	1,537	23.
24.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$268,966	$1,081	$21,367	24.
	GENERAL INFORMATION				
25.	Surety coverage Period January 1, 1993 through December 31, 1993	$3,000,000	-	$5,000,000	25.
	Rates of Interest Paid to Depositors:				
26.	Regular savings	2.70-3.25	-	2.75	26.
27.	NOW (fixed rate)	1.75-2.60	-	1.50	27.
28.	Super NOW	1.90-3.00	-	-	28.
29.	Money market savings	1.90-3.00	-	2.40	29.
30.	Escrow funds	2.50	-	-	30.
31.	90 day notice	3.00-3.70	-	-	31.
32.	Money market certificates	3.00-4.50	-	2.94	32.
33.	Negotiated rate certificates	-	-		33.
34.	Dividends declared on common stock	$3,255	-	-	34.

CONSOLIDATED REPORT OF CONDITION

(in thousands of dollars)

		WALPOLE SAVINGS BANK OF WALPOLE	WOODSVILLE WOODSVILLE GUARANTY SAVINGS BANK	
	ASSETS			
1.	Cash & due from depository institutions	$3,368	$3,232	1.
2.	Securities	30,185	24,506	2.
3.	Federal funds sold and securities purchased under agreements to resell	3,587	3,450	3.
4.	Loans and lease financing receivables, (net)	66,808	78,831	4.
5.	Assets held in trading accounts	-	-	5.
6.	Premises and fixed assets	1,843	1,105	6.
7.	Other real estate owned	1,463	590	7.
8.	Investments in unconsolidated subsidiaries & associated companies	-	50	8.
9.	Other assets	1,188	1,364	9.
10.	Total Assets	$108,442	$113,128	10.
	LIABILITIES			
11.	Deposits	$100,086	$105,248	11.
12.	Federal funds purchased & securities sold under agreements to repurchase	-	-	12.
13.	Demand notes issued to the U.S. Treasury	-	-	13.
14.	Other liabilities for borrowed money	-	-	14.
15.	Subordinated notes & debentures	-	-	15.
16.	Other liabilities	459	488	16.
17.	Total Liabilities	100,545	105,736	17.
18.	Limited-life preferred stock	-	-	18.
	EQUITY CAPITAL			
19.	Perpetual preferred stock	-	-	19.
20.	Common stock	-	194	20.
21.	Surplus	3,600	3,862	21.
22.	Undivided profits and capital reserves	4,297	3,336	22.
23.	Total Equity Capital	7,897	7,392	23.
24.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$108,442	$113,128	24.
	GENERAL INFORMATION			
25.	Surety coverage Period January 1, 1993 through December 31, 1993	$1,500,000	$2,000,000	25.
	Rates of Interest Paid to Depositors:			
26.	Regular savings	2.40-3.25	2.85-3.00	26.
27.	NOW (fixed rate)	1.50-2.50	2.25	27.
28.	Super NOW	-	-	28.
29.	Money market savings	-	2.50-2.75	29.
30.	Escrow funds	1.80-2.50	2.00	30.
31.	90 day notice	-	-	31.
32.	Money market certificates	-	3.25-5.00	32.
33.	Negotiated rate certificates	2.75-5.50	-	33.
34.	Dividends declared on common stock	-	$124	34.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

		BEDFORD CENTERPOINT BANK	CLAREMONT CLAREMONT SAVINGS BANK	CONCORD CONCORD SAVINGS BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$2,695	$9,155	$19,116	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	1	270	81	(c)
(d)	Interest & dividend income on securities	608	2,613	4,452	(d)
(e)	Interest income from assets held in trading accounts	-	-	-	(e)
(f)	Int. income on fed. funds sold & securities purchased under agreements to resell	129	-	-	(f)
(g)	Total interest income	3,433	12,038	23,649	(g)
2.	Interest expense:				
(a)	Interest on deposits	906	5,784	10,723	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	22	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	8	-	322	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	16	-	11	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	952	5,784	11,056	(f)
3.	Net interest income	2,481	6,254	12,593	3.
4.	Provision for loan & lease losses	250	555	1,525	4.
5.	Non-interest income	143	688	2,472	5.
6.	Gains/(losses) on sec. not held in trading accts.	124	11	567	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	1,013	1,947	4,832	(a)
(b)	Expense of premises & fixed assets (net)	348	585	1,358	(b)
(c)	Other non-interest expense	772	1,925	4,585	(c)
(d)	Total non-interest expense	2,133	4,457	10,775	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	365	1,941	3,332	8.
(a)	Applicable income taxes	-	782	1,190	(a)
9.	Income/(loss) before extr. items and other adjs.	365	1,159	2,142	9.
10.	Extr. items & other adjs. net of income taxes	-	(101)	(2,280)	10.
11.	Net income/(loss)	$365	$1,260	$4,422	11.

	CONSOLIDATED REPORT OF INCOME	CONCORD	DOVER	FRANKLIN	
	(in thousands of dollars)	MERRIMACK COUNTY SAVINGS BANK	SOUTHEAST BANK FOR SAVINGS	FRANKLIN SAVINGS BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$6,800	$14,533	$8,020	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	-	218	1	(c)
(d)	Interest & dividend income on securities	5,721	6,542	2,419	(d)
(e)	Interest income from assets held in trading accounts	-	-	-	(e)
(f)	Int. income on fed. funds sold & securities purchased under agreements to resell	76	-	22	(f)
(g)	Total interest income	12,597	21,293	10,462	(g)
2.	Interest expense:				
(a)	Interest on deposits	6,054	8,292	4,508	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	251	213	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	6,054	8,543	4,721	(f)
3.	Net interest income	6,543	12,750	5,741	3.
4.	Provision for loan & lease losses	500	300	325	4.
5.	Non-interest income	240	1,171	533	5.
6.	Gains/(losses) on sec. not held in trading accts.	497	12	181	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	1,702	4,428	2,271	(a)
(b)	Expense of premises & fixed assets (net)	423	882	511	(b)
(c)	Other non-interest expense	1,475	3,964	1,739	(c)
(d)	Total non-interest expense	3,600	9,274	4,521	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	3,180	4,359	1,609	8.
(a)	Applicable income taxes	1,019	1,467	512	(a)
9.	Income/(loss) before extr. items and other adjs.	2,161	2,892	1,097	9.
10.	Extr. items & other adjs. net of income taxes	-	(1,933)	(16)	10.
11.	Net income/(loss)	$2,161	$4,825	$1,113	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)		KEENE	LACONIA	LANCASTER	
		CFX BANK	LACONIA SAVINGS BANK	SIWOOGANOCK GUARANTY SAVINGS BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$39,233	$13,958	$2,924	(a)
(b)	Income from lease financing receivables	263	-	-	(b)
(c)	Int. income on bal. due from depository inst.	416	233	-	(c)
(d)	Interest & dividend income on securities	5,697	3,331	718	(d)
(e)	Interest income from assets held in trading accounts	469	-	-	(e)
(f)	Int. income on fed. funds sold & securities purchased under agreements to resell	20	230	39	(f)
(g)	Total interest income	46,098	17,752	3,681	(g)
2.	Interest expense:				
(a)	Interest on deposits	19,047	8,404	1,696	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	474	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	246	-	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	19,767	8,404	1,696	(f)
3.	Net interest income	26,331	9,348	1,985	3.
4.	Provision for loan & lease losses	2,970	2,135	148	4.
5.	Non-interest income	3,673	971	456	5.
6.	Gains/(losses) on sec. not held in trading accts.	2,624	602	42	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	8,259	2,501	856	(a)
(b)	Expense of premises & fixed assets (net)	2,624	767	144	(b)
(c)	Other non-interest expense	11,327	1,841	995	(c)
(d)	Total non-interest expense	22,210	5,109	1,995	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	7,448	3,677	340	8.
(a)	Applicable income taxes	1,872	1,175	131	(a)
9.	Income/(loss) before extr. items and other adjs.	5,576	2,502	209	9.
10.	Extr. items & other adjs. net of income taxes	(316)	-	(114)	10.
11.	Net income/(loss)	$5,892	$2,502	$323	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)		LEBANON	LEBANON	MANCHESTER	
		LANDMARK BANK	MASCOMA SAVINGS BANK	FIRST NH BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$2,687	$13,396	$152,692	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	-	96	1,789	(c)
(d)	Interest & dividend income on securities	135	2,591	57,081	(d)
(e)	Interest income from assets held in trading accounts	-	-	-	(e)
(f)	Int. income on fed. funds sold & securities purchased under agreements to resell	35	-	2,125	(f)
(g)	Total interest income	2,857	16,083	213,687	(g)
2.	Interest expense:				
(a)	Interest on deposits	941	7,965	62,354	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	8	-	8,231	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	19	6,480	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	22	-	463	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	971	7,984	77,528	(f)
3.	Net interest income	1,886	8,099	136,159	3.
4.	Provision for loan & lease losses	158	1,050	(15,388)	4.
5.	Non-interest income	629	829	43,678	5.
6.	Gains/(losses) on sec. not held in trading accts.	2	17	-	6.
7.	Non-interest expense:		-		
(a)	Salaries & employee benefits	738	2,764	40,225	(a)
(b)	Expense of premises & fixed assets (net)	290	867	9,892	(b)
(c)	Other non-interest expense	563	1,736	110,978	(c)
(d)	Total non-interest expense	1,591	5,367	161,095	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	768	2,528	34,130	8.
(a)	Applicable income taxes	265	805	-	(a)
9.	Income/(loss) before extr. items and other adjs.	503	1,723	34,130	9.
10.	Extr. items & other adjs. net of income taxes	(306)	(1,050)	-	10.
11.	Net income/(loss)	$809	$2,773	$34,130	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)		MANCHESTER NEW DARTMOUTH BANK	MEREDITH MEREDITH VILLAGE SAVINGS BANK	NEWPORT SUGAR RIVER SAVINGS BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$88,118	$8,589	$7,219	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	485	210	33	(c)
(d)	Interest & dividend income on securities	30,607	1,841	1,236	(d)
(e)	Interest income from assets held in trading accounts	-	-	-	(e)
(f)	Int. income on fed. funds sold & securities purchased under agreements to resell	1,198	-	-	(f)
(g)	Total interest income	120,408	10,640	8,488	(g)
2.	Interest expense:				
(a)	Interest on deposits	50,962	4,934	3,822	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	1,401	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	4,279	-	2	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	56,642	4,934	3,824	(f)
3.	Net interest income	63,766	5,706	4,664	3.
4.	Provision for loan & lease losses	5,572	1,095	45	4.
5.	Non-interest income	9,871	391	614	5.
6.	Gains/(losses) on sec. not held in trading accts.	2,513	100	(1)	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	17,051	2,303	2,068	(a)
(b)	Expense of premises & fixed assets (net)	6,799	856	557	(b)
(c)	Other non-interest expense	16,488	1,704	1,326	(c)
(d)	Total non-interest expense	40,338	4,863	3,951	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	30,240	239	1,281	8.
(a)	Applicable income taxes	11,153	(220)	430	(a)
9.	Income/(loss) before extr. items and other adjs.	19,087	459	851	9.
10.	Extr. items & other adjs. net of income taxes	-	-	(421)	10.
11.	Net income/(loss)	$19,087	$459	$1,272	11.

	CONSOLIDATED REPORT OF INCOME	PETERBOROUGH	PLYMOUTH	PORTSMOUTH	
	(in thousands of dollars)	PETERBOROUGH SAVINGS BANK	COMMUNITY GUARANTY SAVINGS BANK	PISCATAQUA SAVINGS BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$12,956	$1,410	$6,389	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	84	-	57	(c)
(d)	Interest & dividend income on securities	3,940	212	1,588	(d)
(e)	Interest income from assets held in trading accounts	-	-	-	(e)
(f)	Int. income on fed. funds sold & securities purchased under agreements to resell	4	14	79	(f)
(g)	Total interest income	16,984	1,636	8,113	(g)
2.	Interest expense:				
(a)	Interest on deposits	7,722	815	3,598	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	202	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	1,532	10	1	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	9,456	825	3,599	(f)
3.	Net interest income	7,528	811	4,514	3.
4.	Provision for loan & lease losses	896	60	340	4.
5.	Non-interest income	2,103	215	269	5.
6.	Gains/(losses) on sec. not held in trading accts.	473	-	(15)	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	3,515	399	1,058	(a)
(b)	Expense of premises & fixed assets (net)	1,141	256	236	(b)
(c)	Other non-interest expense	4,412	275	1,003	(c)
(d)	Total non-interest expense	9,068	930	2,297	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	140	36	2,131	8.
(a)	Applicable income taxes	(350)	5	697	(a)
9.	Income/(loss) before extr. items and other adjs.	490	31	1,434	9.
10.	Extr. items & other adjs. net of income taxes	-	(5)	(180)	10.
11.	Net income/(loss)	$490	$36	$1,614	11.

CONSOLIDATED REPORT OF INCOME		PORTSMOUTH	SALISBURY	SEABROOK	
(in thousands of dollars)		PORTSMOUTH SAVINGS BANK	LIBERTY SAVINGS BANK	FAMILY BANK OF NH	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$7,572	$59	$506	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	8	10	-	(c)
(d)	Interest & dividend income on securities	10,409	-	649	(d)
(e)	Interest income from assets held in trading accounts	-	-	-	(e)
(f)	Int. income on fed. funds sold & securities purchased under agreements to resell	837	-	41	(f)
(g)	Total interest income	18,826	69	1,196	(g)
2.	Interest expense:				
(a)	Interest on deposits	7,599	-	567	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	-	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	7,599	0	567	(f)
3.	Net interest income	11,227	69	629	3.
4.	Provision for loan & lease losses	71	-	29	4.
5.	Non-interest income	1,090	-	133	5.
6.	Gains/(losses) on sec. not held in trading accts.	255	-	16	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	2,209	-	179	(a)
(b)	Expense of premises & fixed assets (net)	695	-	93	(b)
(c)	Other non-interest expense	1,495	4	269	(c)
(d)	Total non-interest expense	4,399	4	541	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	8,102	65	208	8.
(a)	Applicable income taxes	2,475	-	58	(a)
9.	Income/(loss) before extr. items and other adjs.	5,627	65	150	9.
10.	Extr. items & other adjs. net of income taxes	-	-	-	10.
11.	Net income/(loss)	$5,627	$65	$150	11.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

		WALPOLE	WOODSVILLE	
		SAVINGS BANK OF WALPOLE	WOODSVILLE GUARANTY SAVINGS BANK	
1.	Interest income:			
(a)	Interest & fee income on loans and leases	$5,473	$6,481	(a)
(b)	Income from lease financing receivables	-	-	(b)
(c)	Int. income on bal. due from depository inst.	38	-	(c)
(d)	Interest & dividend income on securities	1,523	1,541	(d)
(e)	Interest income from assets held in trading accounts	-	-	(e)
(f)	Int. income on fed. funds sold & securities purchased under agreements to resell	96	80	(f)
(g)	Total interest income	7,130	8,102	(g)
2.	Interest expense:			
(a)	Interest on deposits	3,800	3,599	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	(e)
(f)	Total interest expense	3,800	3,599	(f)
3.	Net interest income	3,330	4,503	3.
4.	Provision for loan & lease losses	215	360	4.
5.	Non-interest income	343	313	5.
6.	Gains/(losses) on sec. not held in trading accts.	153	125	6.
7.	Non-interest expense:			
(a)	Salaries & employee benefits	1,501	1,499	(a)
(b)	Expense of premises & fixed assets (net)	473	366	(b)
(c)	Other non-interest expense	1,246	1,247	(c)
(d)	Total non-interest expense	3,220	3,112	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	391	1,469	8.
(a)	Applicable income taxes	123	425	(a)
9.	Income/(loss) before extr. items and other adjs.	268	1,044	9.
10.	Extr. items & other adjs. net of income taxes	(100)	-	10.
11.	Net income/(loss)	$368	$1,044	11.

REPORT OF CONDITION TRUST DEPARTMENTS OF SAVINGS BANKS (in thousands of dollars)		DOVER SOUTHEAST BANK FOR SAVINGS	PETERBOROUGH PETERBOROUGH SAVINGS BANK	
	ASSETS			
1.	Demand balances with banks:			
(a)	Own bank	-	-	(a)
(b)	Other banks	-	-	(b)
2.	Other balances with banks:			
(a)	Own bank	-	-	(a)
(b)	Other banks	-	-	(b)
3.	Government and municipal obligations	642	4,198	3.
4.	Other bonds and notes	-	147	4.
5.	Corporate stocks	-	2,996	5.
6.	Real estate	-	-	6.
7.	Other assets, including mutual funds and common trust funds	-	11,430	7.
8.	Total Assets	$642	$18,771	8.
	LIABILITIES			
9.	Invested principal	$642	$18,771	9.
10.	Uninvested principal	-	-	10.
11.	Invested income	-	-	11.
12.	Uninvested income	-	-	12.
13.	Notes payable	-	-	13.
14.	Other liabilities	-	-	14.
15.	Total Liabilities	$642	$18,771	15.

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF SAVINGS BANKS
NUMBER OF SAVINGS BANKS REPORTING: 23
DECEMBER 31, 1993

(in thousands)

			% of Total Assets
ASSETS			
1.	Cash & due from depository institutions	$473,296	5.38%
2.	Securities	2,960,866	33.68%
3.	Federal funds sold and securities purchased under agreements to resell	79,250	0.90%
4.	Loans and lease financing receivables, (net)	4,923,207	56.00%
5.	Assets held in trading accounts	61,999	0.71%
6.	Premises and fixed assets	104,947	1.19%
7.	Other real estate owned	39,272	0.45%
8.	Investments in unconsolidated subsidiaries & associated companies	50	0.00%
9.	Other assets	148,189	1.69%
10.	Total Assets	$8,791,076	100.00%
	LIABILITIES		
11.	Deposits	$7,159,469	81.44%
12.	Federal funds purchased & securities sold under agreements to repurchase	441,456	5.02%
13.	Demand notes issued to the U.S. Treasury	0	0.00%
14.	Other liabilities for borrowed money	401,569	4.57%
15.	Subordinated notes & debentures	0	0.00%
16.	Other liabilities	89,964	1.02%
17.	Total Liabilities	8,092,458	92.05%
18.	Limited-life preferred stock	501	0.01%
	EQUITY CAPITAL		
19.	Perpetual preferred stock	16,175	0.18%
20.	Common stock	4,050	0.05%
21.	Surplus	491,933	5.60%
22.	Undivided profits and capital reserves	185,959	2.12%
23.	Total Equity Capital	698,117	7.94%
24.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$8,791,076	100.00%

CONSOLIDATED AGGREGATE REPORT OF INCOME
SAVINGS BANKS
December 31, 1993
(in thousands)

1.	Interest income:	
(a)	Interest & fee income on loans and leases	$429,981
(b)	Income from lease financing receivables	263
(c)	Int. income on bal. due from depository inst.	4,030
(d)	Interest & dividend income on securities	145,454
(e)	Interest income from assets held in trading accounts	469
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	5,025
(f)	Total interest income	585,222
2.	Interest expense:	
(a)	Interest on deposits	224,092
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	10,338
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	13,363
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	512
(e)	Int. on notes & debs. subordinated to deposits	0
(f)	Total interest expense	248,305
3.	Net interest income	336,917
4.	Provision for loan & lease losses	3,211
5.	Non-interest income	70,825
6.	Gains/(losses) on sec. not held in trading accts.	8,298
7.	Non-interest expense:	
(a)	Salaries & employee benefits	103,318
(b)	Expense of premises & fixed assets (net)	30,163
(c)	Other non-interest expense	171,369
(d)	Total non-interest expense	304,850
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	107,979
(a)	Applicable income taxes	24,014
9.	Income/(loss) before extr. items and other adjs.	83,965
10.	Extr. items & other adjs. net of income taxes	(6,822)
11.	Net income/(loss)	$90,787

AGGREGATE REPORT OF CONDITION OF TRUST DEPARTMENTS
NUMBER OF SAVINGS BANKS REPORTING: 2
DECEMBER 31, 1993

(rounded to nearest dollar)

			% of Total Assets
	ASSETS		
1.	Demand balances with banks:		
(a)	Own bank	$0	0.00%
(b)	Other banks	0	0.00%
2.	Other balances with banks:		
(a)	Own bank	0	0.00%
(b)	Other banks	0	0.00%
3.	Government and municipal obligations	4,840	24.93%
4.	Other bonds and notes	147	0.76%
5.	Corporate stocks	2,996	15.43%
6.	Real estate	0	0.00%
7.	Other assets, including mutual funds and common trust funds	11,430	58.88%
8.	Total Assets	$19,413	100.00%
	LIABILITIES		
9.	Invested principal	$19,413	100.00%
10.	Uninvested principal	0	0.00%
11.	Invested income	0	0.00%
12.	Uninvested income	0	0.00%
13.	Notes payable	0	0.00%
14.	Other liabilities	0	0.00%
15.	Total Liabilities	$19,413	100.00%

ABSTRACTS OF THE ANNUAL REPORT OF COOPERATIVE BANKS SHOWING LOCATION, NAMES OF OFFICERS AND DIRECTORS

EXETER

FIRST SAVINGS OF NEW HAMPSHIRE
ONE CENTER STREET
EXETER, NEW HAMPSHIRE 03833
TEL. 772-9324
FAX 772-8579

(Year of Incorporation - 1892)

BRANCHES

537 Central Avenue, Dover, NH 03820
Tel. 749-2150

8 Newmarket Street, Durham, NH 03824
Tel. 868-1022

53 Lincoln Street, Exeter, NH 03833
Tel. 778-7131

354 Central Street, Franklin, NH 03235
Tel. 934-3125

Route 111, Hampstead, NH 03841
Tel. 329-5449

Main & Wight Streets, Raymond, NH 03077
Tel. 895-9032

Portsmouth Avenue & Winnicut Road, Stratham, NH 03885
Tel. 772-5530

205 Main Street, Tilton, NH 03276
Tel. 286-4344

OFFICERS

PRESIDENT

** Steven F. Shea

SENIOR VICE PRESIDENTS

Bruce K. Lundgren
James H. Miller

VICE PRESIDENTS

Brenda E. Dolan
Marjorie A. Starkey

ASSISTANT VICE PRESIDENTS

Robert P. Concannon
Terry T. Spires
Frederick E. Towne
William D. Young

BRANCH MANAGERS

Alison J. Brady
Arleen G. Clark
Stephanie M. Kruy
Victoria Petechik-Gray
Bruce S. Seymour
Christina Veziris

LOAN OFFICER

Philip T. Cava

ASSISTANT TREASURERS

Gloria E. Baillargeon
Carol Ann Cross
Gerald A. Goodwin
James K. Griswold

DIRECTORS

* John A. Bell
* Dwight W. Brown
John A. Cobb
* Joseph J. Giordani
* Garry T. Melia
* Wesley S. Nickerson
* Steven F. Shea
* Donald N. Story
* C. Stanley Wentzell

* Investment Committee Members
** Chief Executive Officer

MILFORD

MILFORD CO-OPERATIVE BANK

57 SOUTH STREET
MILFORD, NEW HAMPSHIRE 03055
TEL. 673-2303
FAX 673-8731

(Year of Incorporation - 1890)

BRANCHES

Route 101A, Amherst, NH 03031
Tel. 673-0018

Route 13, Brookline, NH 03033
Tel. 673-9035

905 Elm Street, Milford, NH 03055
Tel. 673-5915

Main Street, Mont Vernon, NH 03057
Tel. 673-0833

Central Square, New Boston, NH 03070
Tel. 487-3233

OFFICERS

CHAIRMAN OF THE BOARD
J. Justin Pestana, Jr.

SENIOR VICE PRESIDENT
Frank J. Romanelli

ASSISTANT VICE PRESIDENTS
Steven J. Gendron
Daniel L. Yohe

INVESTMENT OFFICER
Allen G. White

PRESIDENT/TREASURER
** Richard D. D'Amato

VICE PRESIDENTS
Donald R. Blanchette
Claire J. Castanino
Charlene A. Dooley

SECRETARY
Chester M. Hall

BRANCH MANAGERS

Suzanne Beaubien
Leslie Gabrielski
Thomas May
Heather Saunders

DIRECTORS

* Richard D. D'Amato
Thomas Enright
Chester M. Hall
* William B. Haughey
William E. Kokko
Frederick R. Lofgren
J. Justin Pestana, Jr.
David Proctor
* Ronald Violette

* Investment Committee Members
** Chief Executive Officer

SALEM

SALEM CO-OPERATIVE BANK
3 SOUTH BROADWAY
SALEM, NEW HAMPSHIRE 03079
TEL. 898-2153

(Year of Incorporation - 1922)

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT

** Kelly P. Dahood

TREASURER

Ann R. Lally

VICE PRESIDENT

Nadema A. Gemmell

ASSISTANT TREASURERS

Lorraine L. Martin
Alice J. Shadallah
Barbara A. Sweeney

DIRECTORS

* David A. Beshara
* Kelly P. Dahood
Nadema A. Gemmell
Lloyd G. MacLean
Chester Milnes
Royal A. Roulston
* Robert W. Thorndike

* Investment Committee Members
** Chief Executive Officer

CONSOLIDATED REPORT OF CONDITION
AND
CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS
AND
GENERAL INFORMATION

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	EXETER FIRST SAVINGS OF NEW HAMPSHIRE	MILFORD MILFORD CO-OPERATIVE BANK	SALEM SALEM CO-OPERATIVE BANK	
ASSETS				
1. Cash and due from banks	$6,442	$6,728	$2,414	1.
2. U.S. Government obligations	9,029	26,323	21,694	2.
3. U.S. Goverment agencies	61,601	35,206	18,874	3.
4. State, county and municipal obligations	-	-	1,362	4.
5. Other bonds, notes and debentures	2,723	1,312	19,975	5.
6. Federal Home Loan Bank stock	1,424	616	647	6.
7. Other stocks	50	-	55	7.
8. Total securities	74,827	63,457	62,607	8.
9. LESS: premium and valuation reserves	-	-	-	9.
10. Overnight deps. & secur. purchased under agt. to resell	3,733	18,243	18,419	10.
11. Real estate loans	128,107	55,192	66,894	11.
12. Other loans and leases	40,172	2,481	1,750	12.
13. Total loans	168,279	57,673	68,644	13.
14. LESS: reserve for loan and lease losses	1,438	478	692	14.
15. Bank premises (net)	3,832	1,859	767	15.
16. Leasehold improvements (net)	183	-	-	16.
17. Furniture, fixtures and equipment (net)	709	355	196	17.
18. Investment in unconsolidated subs. & other affiliates	-	-	-	18.
19. Other real estate owned	4,371	-	468	19.
20. Other assets	6,246	1,047	1,508	20.
21. Total Assets	$267,184	$148,884	$154,331	21.
LIABILITIES				
22. Time/savings shares and deposits	$214,250	$131,483	$131,580	22.
23. Advances from FHLB	26,600	3,000	-	23.
24. Other funds borrowed	-	-	-	24.
25. Other liabilities	2,668	754	630	25.
26. Subordinated notes and debentures	-	-	-	26.
27. Total Liabilities	243,518	135,237	132,210	27.
CAPITAL				
28. Common stock (par value)	100	656	-	28.
29. Guaranty fund	6,600	1,963	4,386	29.
30. Surplus	16,966	11,028	14,997	30.
31. Net undivided profits	-	-	2,738	31.
32. Other capital reserves	-	-	-	32.
33. Total Capital	23,666	13,647	22,121	33.
34. Total Liabilities and Capital	$267,184	$148,884	$154,331	34.
GENERAL INFORMATION				
35. Surety coverage – Period January 1, 1993 through December 31, 1993	$5,000,000	$2,500,000	$1,300,000	35.
Rates of Interest Paid to Depositors:				
36. Regular savings	2.89	2.00-2.75	2.00-3.00	36.
37. NOW (fixed rate)	1.52	1.75-2.00	2.25-2.75	37.
38. Super NOW	2.78	2.25-2.75	-	38.
39. Money market savings	2.93	2.25-2.85	3.25	39.
40. Escrow funds	1.80	1.80-2.10	2.50	40.
41. 90-day notice	2.85	-	-	41.
42. Money market certificates	3.10-3.21	3.00-3.20	3.50	42.
43. Negotiated rate certificates	3.51-5.25	2.50-9.25	3.50-6.35	43.

		EXETER	MILFORD	SALEM	
	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	**FIRST SAVINGS OF NEW HAMPSHIRE**	**HAMPTON CO-OPERATIVE BANK**	**MILFORD CO-OPERATIVE BANK**	
1.	Interest income:				
(a)	Interest and fee income on leases	$13,256	$5,074	$6,562	(a)
(b)	Int. income on bal. due from depository inst.	116	33	16	(b)
(c)	Interest & dividend income on securities	3,300	3,698	3,873	(c)
(d)	Int. income on fed. funds sold & securities purchased under agreements to resell	72	296	636	(d)
(e)	Total interest income	16,744	9,101	11,087	(e)
2.	Interest expense:				
(a)	Interest on deposits	6,955	4,291	4,846	(a)
(b)	Int. on fed. funds purchased and securities sold under agreement to repurchase	-	-	-	(b)
(c)	Interest on other borrowed money	-	-	-	(c)
(d)	Interest on FHLB advances	470	191	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	7,425	4,482	4,846	(f)
3.	Net interest income	9,319	4,619	6,241	3.
4.	Provision for loan and lease losses	230	285	200	4.
5.	Non-interest income	1,011	587	106	5.
6.	Gains/(losses):				
(a)	On securities	-	135	1,147	(a)
(b)	On loans	402	33	40	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	2,921	1,505	605	(a)
(b)	Expense of premises & fixed assets (net)	1,335	244	201	(b)
(c)	Other non-interest expense	3,830	1,791	957	(c)
(d)	Total non-interest expense	8,086	3,540	1,763	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	2,416	1,549	5,571	8.
(a)	Applicable income taxes	763	585	2,032	(a)
9.	Income/(loss) before extr. items & other adjs.	1,653	964	3,539	9.
10.	Extr. items & other adjs. net of income taxes	26	(258)	-	10.
11.	Net income/(loss)	$1,627	$1,222	$3,539	11.

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF CO-OPERATIVE BANKS
NUMBER OF CO-OPERATIVE BANKS REPORTING: 3
DECEMBER 31, 1993

(in thousands)

			% of Total Assets
	ASSETS		
1.	Cash and due from banks	$15,584	2.73%
2.	U.S. Government obligations	57,046	10.00%
3.	U.S. Goverment agencies	115,681	20.28%
4.	State, county and municipal obligations	1,362	0.24%
5.	Other bonds, notes and debentures	24,010	4.21%
6.	Federal Home Loan Bank stock	2,687	0.47%
7.	Other stocks	105	0.02%
8.	Total securities	200,891	35.22%
9.	LESS: premium and valuation reserves	0	0.00%
10.	Overnight deps. & secur. purchased under agt. to resell	40,395	7.08%
11.	Real estate loans	250,193	43.86%
12.	Other loans and leases	44,403	7.78%
13.	Total loans	294,596	51.65%
14.	LESS: reserve for loan and lease losses	2,608	0.46%
15.	Bank premises (net)	6,458	1.13%
16.	Leasehold improvements (net)	183	0.03%
17.	Furniture, fixtures and equipment (net)	1,260	0.22%
18.	Investment in unconsolidated subs. & other affiliates	0	0.00%
19.	Other real estate owned	4,839	0.85%
20.	Other assets	8,801	1.54%
21.	Total Assets	$570,399	100.00%
	LIABILITIES		
22.	Time/savings shares and deposits	$477,313	83.68%
23.	Advances from FHLB	29,600	5.19%
24.	Other funds borrowed	0	0.00%
25.	Other liabilities	4,052	0.71%
26.	Subordinated notes and debentures	0	0.00%
27.	Total Liabilities	510,965	89.58%
	CAPITAL		
28.	Common stock (par value)	756	0.13%
29.	Guaranty fund	12,949	2.27%
30.	Surplus	42,991	7.54%
31.	Net undivided profits	2,738	0.48%
32.	Other capital reserves	0	0.00%
33.	Total Capital	59,434	10.42%
34.	Total Liabilities and Capital	$570,399	100.00%

CONSOLIDATED AGGREGATE REPORT OF INCOME
CO-OPERATIVE BANKS
December 31, 1993
(in thousands)

1.	Interest income:	
(a)	Interest and fee income on leases	$24,892
(b)	Int. income on bal. due from depository inst.	165
(c)	Interest & dividend income on securities	10,871
(d)	Int. income on fed. funds sold & securities purchased under agreements to resell	1,004
(e)	Total interest income	36,932
2.	Interest expense:	
(a)	Interest on deposits	16,092
(b)	Int. on fed. funds purchased and securities sold under agreement to repurchase	0
(c)	Interest on other borrowed money	0
(d)	Interest on FHLB advances	661
(e)	Int. on notes & debs. subordinated to deposits	0
(f)	Total interest expense	16,753
3.	Net interest income	20,179
4.	Provision for loan and lease losses	715
5.	Non-interest income	1,704
6.	Gains/(losses):	
(a)	On securities	1,282
(b)	On loans	475
7.	Non-interest expense:	
(a)	Salaries & employee benefits	5,031
(b)	Expense of premises & fixed assets (net)	1,780
(c)	Other non-interest expense	6,578
(d)	Total non-interest expense	13,389
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	9,536
(a)	Applicable income taxes	3,380
9.	Income/(loss) before extr. items & other adjs.	6,156
10.	Extr. items & other adjs. net of income taxes	(232)
11.	Net income/(loss)	$6,388

ABSTRACTS OF THE ANNUAL REPORT
OF
CREDIT UNIONS
SHOWING LOCATION,
NAMES OF OFFICERS
AND
DIRECTORS

BERLIN

L'ANGE GARDIEN CREDIT UNION
200 COOS STREET
BERLIN, NEW HAMPSHIRE 03570
TEL. 752-2750
FAX 752-2795

(Year of Incorporation - 1929)

OFFICERS

PRESIDENT
Armand T. Arguin

VICE PRESIDENT
Paul E. Pinette

CLERK
Clovis E. Morin

TREASURER/LOAN OFFICER
** Gerald L. Dumoulin

DIRECTORS

Armand T. Arguin
Raymond T. Aube
Richard A. Bouchard
Wilfred O. Charest
Gerald L. Dumoulin
Roland J. Dupuis
Clovis E. Morin
Leo Z. Paradis
Paul E. Pinette
Xavier F. Pinette
Laurier L. Rousseau

BERLIN

UNITED BROTHERHOOD CREDIT UNION
820 MAIN STREET
BERLIN, NEW HAMPSHIRE 03570
TEL. 752-5650
FAX 752-7671

(Year of Incorporation - 1956)

OFFICERS

PRESIDENT
Joseph G. Theriault

VICE PRESIDENT
Anthony Cellupica

TREASURER
** Diane G. Alinovi

CLERK
Dennis Bilodeau

DIRECTORS

Diane G. Alinovi
Dennis Bilodeau
Anthony Cellupica
Roger G. Marois
Donald E. Sloane
Joseph G. Theriault
Raymond E. Vaillancourt

** Manager

BRISTOL

FREUDENBERG-NOK EMPLOYEES CREDIT UNION
ROUTE 104
BRISTOL, NEW HAMPSHIRE 03222
TEL. 744-1617

(Year of Incorporation - 1956)

OFFICERS

PRESIDENT
Donald B. Bagley, Sr

VICE PRESIDENT
Delmore J. Woodward

SECRETARY
Electa M. Towne

TREASURER
** Jane M. Sharp

DIRECTORS

Donald B. Bagley, Sr.
Everett C. Bucklin
Lawrence Denton
Barbara A. Ford
Doreen Jamieson
Jane M. Sharp
Patricia A. Surette
Electa M. Towne
Delmore J. Woodward

CONCORD

CONCORD POSTAL CREDIT UNION
22 CHENELL DRIVE
CONCORD, NEW HAMPSHIRE 03301
TEL. 225-5581

(Year of Incorporation - 1954)

OFFICERS

PRESIDENT
Vincent C. Bonjorno

VICE PRESIDENT
Beatrice E. Thackeray

TREASURER
** Kenneth Wright

SECRETARY
Gene Marchese

DIRECTORS

Vincent C. Bonjorno
Gene Marchese
Beatrice E. Thackeray
Kendra West-Senor
Kenneth Wright

** Manager

DOVER

K.P. CREDIT UNION
121 BROADWAY
DOVER, NEW HAMPSHIRE 03820
TEL. 749-6600 EXT. 5597
FAX 743-5618

(Year of Incorporation - 1971)

OFFICERS

PRESIDENT
Gilles L. Fecteau

VICE PRESIDENT
D. Lance Tillinghast

SECRETARY
David M. LeGault

TREASURER
** Rosamond S. Dunphy

DIRECTORS

William Blank
David C. Burke
Rosamond S. Dunphey
Gilles L. Fecteau
David M. LeGault
D. Lance Tillinghast
Sadie E. Varney

EXETER

P E A CREDIT UNION
20 MAIN STREET
EXETER, NEW HAMPSHIRE 03833-2460
TEL. 772-4311, EXT. 3425
FAX 778-9563

(Year of Incorporation - 1969)

OFFICERS

PRESIDENT
Lynda K. Beck

VICE PRESIDENTS
Werner Brandes
Debra J. Bacon

TREASURER
** James A. Del Buono

SECRETARY
June S. Sawyer

DIRECTORS

Debra J. Bacon
Lynda K. Beck
Werner Brandes
James A. Del Buono
June S. Sawyer

** Manager

KEENE

M P B EMPLOYEES' CREDIT UNION
P.O. BOX 547 - PRECISION PARK
KEENE, NEW HAMPSHIRE 03431
TEL. 355-4527
FAX 355-4554

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT David A. Bisson	**VICE PRESIDENT** Susan E. Metsack
SECRETARY Paul J. Carabello	**TREASURER** ** Gladys M. Quinn

DIRECTORS

David A. Bisson
Paul J. Carabello
Margaret E. Castor
Louis Castriotta
Lewis E. Derby
Susan E. Metsack
Peter W. Zavorotry

LACONIA

BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION
P.O. BUILDING - 33 CHURCH STREET
LACONIA, NEW HAMPSHIRE 03246
TEL. 524-6271

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT Frank Shaw	**VICE PRESIDENT** Norman Belyea
SECRETARY Suzanne Greeley	**TREASURER** ** Howard E. Banfill

DIRECTORS

Howard E. Banfill
Norman Belyea
Clarence E. Dennison
Suzanne Greeley
Frank Shaw

** Manager

LEBANON

SBB EMPLOYEES' CREDIT UNION
HIGHWAY 4
LEBANON, NEW HAMPSHIRE 03766
TEL. 443-5217

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
John P. Carr

VICE PRESIDENT
Edgar I. Broadhead

SECRETARY
Leon J. Tremblay

TREASURER
** Karen S. Gibson

LOAN OFFICER
Beverly J. Ibey

DIRECTORS

Edgar I. Broadhead
John P. Carr
Gail E. Darling
Karen S. Gibson
Leon J. Tremblay

LEBANON

UPPER VALLEY COMMUNITY CREDIT UNION
P.O. BOX 514 - 23 OLD ETNA ROAD
LEBANON, NEW HAMPSHIRE 03766
TEL. 448-4424
FAX 448-6735

(Year of Incorporation - 1951)

OFFICERS

PRESIDENT
Kenneth C. Forseth

VICE PRESIDENT
William E. Tansey

SECRETARY
Helen A. Rocke

TREASURER
** Rosemary M. Spydell

DIRECTORS

Norman F. Chapman
Kenneth C. Forseth
Karen Kayen
William K. Koppenheffer
Helen A. Rocke
Rosemary M. Spydell
William E. Tansey

** Manager

MANCHESTER

CATHEDRAL CREDIT UNION
554 UNION STREET
MANCHESTER, NEW HAMPSHIRE 03104
TEL. 668-2722

(Year of Incorporation - 1954)

OFFICERS

PRESIDENT		VICE PRESIDENT
Elizabeth A. Merritt		Richard M. Bonyman
TREASURER		**SECRETARY**
William L. Moore	** (John P. Gunther)	Pauline L. Guay

DIRECTORS

Richard M. Bonyman
Pauline L. Guay
Elizabeth A. Merritt
John E. Molan
William L. Moore
Vincent A. Wenners

MANCHESTER

GRANITE STATE CREDIT UNION
P.O. BOX 6420 - 464 CHESTNUT STREET
MANCHESTER, NEW HAMPSHIRE 03108
TEL. 668-2221
FAX 668-3382

(Year of Incorporation - 1945)

OFFICERS

CHAIRMAN OF THE BOARD
Paul E. Ramsey

VICE CHAIRMAN OF THE BOARD	TREASURER
Jacalyn Thompson	** Denise L. Blanchette

SECRETARY
Frederick J. Coolbroth

DIRECTORS

Jane A. Abbiss
Denise L. Blanchette
Frederick J. Coolbroth
Gerard E. Ferrari
Earl G. Legacy
Paul E. Ramsey
Jacalyn Thompson

** Manager

MANCHESTER

MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION

44 BRIDGE STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 622-8781
FAX 622-0391

(Year of Incorporation - 1949)

OFFICERS

PRESIDENT
Paul E. Brodeur

VICE PRESIDENT
Diane S. Prew

SECRETARY
Virginia Doherty

** (Robert J. Nadeau)

TREASURER
John R. Lydon

DIRECTORS

Paul E. Brodeur
Michael Clayton
Virginia Doherty
G. Darcy Hart
David B. Laferriere
John R. Lydon
Gilbert J. Moniz
Richard Plante
Diane S. Prew
Francis Thomas

MANCHESTER

N.H. FOOD INDUSTRY CREDIT UNION

110 STARK STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 669-1544

(Year of Incorporation - 1975)

OFFICERS

PRESIDENT
Martin J. Kashulines

VICE PRESIDENT
Dianne L. Meier

TREASURER
John Dumais

** (Jacqueline C. Barlow)

SECRETARY
Herve Samson

DIRECTORS

Robert Cricenti
Richard Delay
John Dumais
Derek Gosselin
Frederick W. Jean
Martin J. Kashulines
Dianne L. Meier
Herve Samson
Carl Silva

** Manager

MANCHESTER

POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE

P.O. BOX 4444 - 955 GOFFS FALLS ROAD
MANCHESTER, NEW HAMPSHIRE 03108-4444
TEL. 625-9032
FAX 622-7890

(Year of Incorporation - 1940)

OFFICERS

ACTING PRESIDENT
Dorothy A. Bothwell

TREASURER
John E. Hynes

** (Richard J. Kaul)

SECRETARY
Thomas E. Lamy

DIRECTORS

Dorothy A. Bothwell
Robert W. Gauthier, Sr.
John E. Hynes
Thomas E. Lamy
Paul A. Paquette

MANCHESTER

TELEPHONE CREDIT UNION OF NH

425 DANIEL WEBSTER HIGHWAY
MANCHESTER, NEW HAMPSHIRE 03104
TEL. 669-8181
FAX 669-7616

(Year of Incorporation - 1921)

OFFICERS

PRESIDENT
** Richard D. Mahoney

VICE PRESIDENT
Mary R. Burke

TREASURER/CLERK
Patricia A. D'Allesandro

DIRECTORS

Gerald J. Ahern
David C. Anderson
Doris W. Buecher
Mary R. Burke
Patricia A. D'Allesandro
Richard D. Mahoney
Timothy P. Mullen
John M. O'Connor
Richard T. Sweeney

** Manager

MANCHESTER

UNION LEADER EMPLOYEES CREDIT UNION
100 WILLIAM LOEB DRIVE
MANCHESTER, NEW HAMPSHIRE 03109
TEL. 668-4321, EXT. 510
FAX 666-0860

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
Joseph W. Loiselle

VICE PRESIDENT
Robert J. Charest

TREASURER
** John F. Smith

ASSISTANT TREASURER
Wendy L. Caswell

SECRETARY/CLERK
Margaret L. Griffiths

DIRECTORS

Wendy L. Caswell
Robert J. Charest
Margaret L. Griffiths
Joseph W. Loiselle
John F. Smith

NASHUA

GATEWAY CREDIT UNION
P.O. BOX 907 - 14 SPRUCE STREET
NASHUA, NEW HAMPSHIRE 03061
TEL. 889-6964
FAX 889-5619

(Year of Incorporation - 1961)

OFFICERS

PRESIDENT
William P. Wolfe

VICE PRESIDENT
Leonard F. Pansa

TREASURER
** Rolande C. Suchocki

SECRETARY
Paul E. Pelletier

DIRECTORS

Robert P. Bourgeois
Roger L. Chantal
Cardin L. Corbit
Elizabeth G. Faucher
Gregory C. Lepine
Charles L. Roberts
William P. Wolfe

** Manager

NASHUA

NASHUA MUNICIPAL EMPLOYEES CREDIT UNION

19 ELM STREET
NASHUA, NEW HAMPSHIRE 03060
TEL. 882-6906
FAX 882-0449

(Year of Incorporation - 1957)

OFFICERS

PRESIDENT
Normand L. Paquette

VICE PRESIDENT
Irving J. Gallant

SECRETARY
Virginia M. Hallisey

**(James M. Flynn)

TREASURER
Leslie A. Lambert

DIRECTORS

Allen W. Britton
Irving J. Gallant
Donald J. Gross
Virginia M. Hallisey
Leslie A. Lambert
Philip J. McLaughlin
Normand L. Paquette
Lorraine Sander
William R. Shuman

NASHUA

ST. JOSEPH HOSPITAL EMPLOYEES' CREDIT UNION

172 KINSLEY STREET
NASHUA, NEW HAMPSHIRE 03061-2013
TEL. 598-3333

(Year of Incorporation - 1969)

OFFICERS

PRESIDENT
Del R. Gilbert

VICE PRESIDENT
Gary R. Bonenfant

SECRETARY
Peter M. Sasso

**(Lucy T. Descoteau)

TREASURER
Michael R. Brodeur

DIRECTORS

Gary R. Bonenfant
Michael R. Brodeur
Janice A. Brown
Robert A. Demers
Del R. Gilbert
Shirley G. Lussier
Peter M. Sasso

** Manager

ORFORD

EQUITY EMPLOYEES CREDIT UNION

RR 1, BOX 3
ORFORD, NEW HAMPSHIRE 03777-9797
TEL. 353-4351

(Year of Incorporation - 1966)

OFFICERS

PRESIDENT
Virgina B. Ingerson

VICE PRESIDENT
Wayne E. Godfrey

TREASURER
** Milton G. Bedell, Jr.

SECRETARY
Linda J. Sohigian

ASSISTANT TREASURER
Kae F. Page

DIRECTORS

Milton G. Bedell, Jr.
Wayne E. Godfrey
Virginia B. Ingerson
Kae F. Page
Linda J. Sohigian

PETERBOROUGH

AWANE CREDIT UNION

P.O. BOX 838 - 76 MAIN STREET
PETERBOROUGH, NEW HAMPSHIRE 03458
TEL. 924-9654
FAX 924-9379

(Year of Incorporation - 1975)

OFFICERS

PRESIDENT
Michael S. Soule

VICE PRESIDENT
Richard T. Healy

TREASURER/SECRETARY
** Ronald L. Roucoulet

DIRECTORS

Jack Goldstein
Richard T. Healy
Donald W. Kliska
Ronald L. Roucolet
Michael S. Soule

** Manager

ROCHESTER

HOLY ROSARY CREDIT UNION
P.O. BOX 2078 - 50 BROCK STREET
ROCHESTER, NEW HAMPSHIRE 03867-0021
TEL. 332-6840
FAX 335-2730

(Year of Incorporation - 1962)

OFFICERS

CHAIRMAN OF THE BOARD
Richard J. Sylvain

VICE CHAIRMAN OF THE BOARD
Andre J. Therrien

SECRETARY
Lucien A. Gagne

**(Lin P. Bergeron)

TREASURER
Normand L. Labrecque

DIRECTORS

Paul E. Auger
Gerald M. Bisaillion
Robert J. Bouchard
James R. Brock
Lucien A. Gagne
Normand J. Labrecque
Roger T. Levesque
Richard J. Sylvain
Andre J. Therrien

SANDOWN

WRG CREDIT UNION
260 MAIN STREET
SANDOWN, NEW HAMPSHIRE 03873
TEL. 382-5272

(Year of Incorporation - 1954)

OFFICERS

PRESIDENT
John A. Burnett, Jr.

VICE PRESIDENT
Alfred Ellyson

SECRETARY
Mary P. Coombs

TREASURER
** Lloyd A. Lessard

DIRECTORS

John A. Burnett, Jr.
Mary P. Coombs
Alfred Ellyson
Lloyd A. Lessard
June R. Lisofsky

** Manager

SOMERSWORTH

SOMERSWORTH GENERAL ELECTRIC EMPLOYEES' CREDIT UNION

130 MAIN STREET
SOMERSWORTH, NEW HAMPSHIRE 03878
TEL. 692-5620

(Year of Incorporation - 1955)

OFFICERS

PRESIDENT Stephen J. Holland		**VICE PRESIDENT** Gary L. Leughmyer
TREASURER Albert R. Varney Jr.	**(Gina Aspinwall)	**SECRETARY** Claudette M. Plante

DIRECTORS

Norman L. Beaulieu
Stephen J. Holland
Michael R. Hoye
Jacqueline P. Hussey
Gary L. Leughmyer
Sigrid L. Patriquin
Claudette M. Plante
Michele K. Thibeault
Albert R. Varney, Jr.

** Manager

ABSTRACTS OF THE ANNUAL REPORT
OF
CREDIT UNIONS
SHOWING
STATEMENTS OF CONDITION
AND
EARNINGS AND UNDIVIDED PROFITS
AND
GENERAL INFORMATION

STATEMENT OF CONDITION (rounded to nearest dollar)	BERLIN L'ANGE GARDIEN CREDIT UNION	BERLIN UNITED BROTHERHOOD CREDIT UNION	BRISTOL FREUDENBERG-NOK EMPLOYEES CREDIT UNION	
ASSETS				
1. Cash and cash equivalent	$669.619	$1,099,061	$77,565	1.
2. U.S. Government obligations	-	1,525,366	-	2.
3. Federal agencies	-	18.527.289	-	3.
4. Corporate credit unions	11,249,689	3,265,404	16,238	4.
5. Other investments	1,708,891	10,862,955	705,817	5.
6. LESS: Allowance for investment losses	-	132,314	-	6.
7. Real estate loans	6,165,121	7,661,360	48,798	7.
8. Other loans	5,342,932	9,920,252	1,841,965	8.
9. LESS: Allowance for loan losses	498,870	817,267	42,370	9.
10. Land and buildings	423,152	298,348	-	10.
11. Other fixed assets	38,882	169,159	9,500	11.
12. Other real estate owned	49,000	60,793	-	12.
13. Other assets	43,366	282,142	-	13.
14. Total Assets	$25,191,782	$52,722,548	$2,657,513	14.
SHARES AND LIABILITIES				
15. Total shares and deposits	$22,867,959	$40,670,775	$2,356,377	15.
16. Total borrowings	-	-	-	16.
17. Interest and dividends payable	58,039	-	-	17.
18. Other liabilities	59,498	19,534	39	18.
19. Total Shares and Liabilities	22,985,496	40,690,309	2,356,416	19.
MEMBER'S EQUITY				
20. Regular reserves (RSA 394-B:49)	785,000	4,850,000	182,837	20.
21. Other reserves	-	6,450,030	-	21.
22. Undivided earnings	1,421,286	732,209	118,260	22.
23. Total Member's Equity	2,206,286	12,032,239	301,097	23.
24. Total Shares, Liabilities and Member's Equity	$25,191,782	$52,722,548	$2,657,513	24.
GENERAL INFORMATION				
25. Surety coverage	2,000,000	3,000,000	1,000,000	25.

STATEMENT OF CONDITION (rounded to nearest dollar)	CONCORD CONCORD POSTAL CREDIT UNION	DOVER K.P. CREDIT UNION	EXETER PEA CREDIT UNION	
ASSETS				
1. Cash and cash equivalent	$54,467	$42,974	$46,750	1.
2. U.S. Government obligations	-	91,021	2,300,097	2.
3. Federal agencies	-	-	-	3.
4. Corporate credit unions	-	355,157	2,033,415	4.
5. Other investments	689,083	395,231	2,031,900	5.
6. LESS: Allowance for investment losses	-	-	163,052	6.
7. Real estate loans	-	47,382	487,491	7.
8. Other loans	587,902	1,292,051	687,713	8.
9. LESS: Allowance for loan losses	65,242	38,825	32,642	9.
10. Land and buildings	-	-	-	10.
11. Other fixed assets	-	1,834	34,301	11.
12. Other real estate owned	-	-	-	12.
13. Other assets	5,101	3,825	38,738	13.
14. Total Assets	$1,271,311	$2,190,650	$7,464,711	14.
SHARES AND LIABILITIES				
15. Total shares and deposits	$1,164,535	$2,077,282	$6,937,620	15.
16. Total borrowings	-	-	-	16.
17. Interest and dividends payable	34,231	-	-	17.
18. Other liabilities	2	824	5,746	18.
19. Total Shares and Liabilities	1,198,768	2,078,106	6,943,366	19.
MEMBER'S EQUITY				
20. Regular reserves (RSA 394-B:49)	-	14,557	166,351	20.
21. Other reserves	13,780	-	-	21.
22. Undivided earnings	58,763	97,987	354,994	22.
23. Total Member's Equity	72,543	112,544	521,345	23.
24. Total Shares, Liabilities and Member's Equity	$1,271,311	$2,190,650	$7,464,711	24.
GENERAL INFORMATION				
25. Surety coverage	1,000,000	1,000,000	1,000,000	25.

STATEMENT OF CONDITION	KEENE	LACONIA	LEBANON	
(rounded to nearest dollar)	M P B EMPLOYEES' CREDIT UNION	BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	SBB EMPLOYEES' CREDIT UNION	
ASSETS				
1. Cash and cash equivalent	$126,769	$94,906	$109,622	1.
2. U.S. Government obligations	105,617	-	-	2.
3. Federal agencies	-	-	-	3.
4. Corporate credit unions	1,137,181	-	73,579	4.
5. Other investments	1,605,663	3,049	1,114,165	5.
6. LESS: Allowance for investment losses	-	-	-	6.
7. Real estate loans	1,271,896	-	377,587	7.
8. Other loans	4,332,714	311,014	916,742	8.
9. LESS: Allowance for loan losses	106,095	5,766	45,998	9.
10. Land and buildings	-	-	-	10.
11. Other fixed assets	33,204	-	2,844	11.
12. Other real estate owned	-	-	-	12.
13. Other assets	34,112	373	21,112	13.
14. Total Assets	$8,541,061	$403,576	$2,569,653	14.
SHARES AND LIABILITIES				
15. Total shares and deposits	$7,802,303	$333,902	$2,367,944	15.
16. Total borrowings	-	-	22,178	16.
17. Interest and dividends payable	-	3,909	5,735	17.
18. Other liabilities	85,068	-	12,427	18.
19. Total Shares and Liabilities	7,887,371	337,811	2,408,284	19.
MEMBER'S EQUITY				
20. Regular reserves (RSA 394-B:49)	350,762	30,131	49,519	20.
21. Other reserves	-	9,000	44,481	21.
22. Undivided earnings	302,928	26,634	67,369	22.
23. Total Member's Equity	653,690	65,765	161,369	23.
24. Total Shares, Liabilities and Member's Equity	$8,541,061	$403,576	$2,569,653	24.
GENERAL INFORMATION				
25. Surety coverage	2,000,000	400,000	1,000,000	25.

STATEMENT OF CONDITION (rounded to nearest dollar)		LEBANON UPPER VALLEY COMMUNITY CREDIT UNION	MANCHESTER CATHEDRAL CREDIT UNION	MANCHESTER GRANITE STATE CREDIT UNION	
	ASSETS				
1.	Cash and cash equivalent	$54,900	$180,864	$874,266	1.
2.	U.S. Government obligations	-	496,813	2,497,192	2.
3.	Federal agencies	-	6,523,292	16,864,743	3.
4.	Corporate credit unions	409,073	3,679,573	-	4.
5.	Other investments	631,841	4,269,463	34,599,402	5.
6.	LESS: Allowance for investment losses	-	27,318	-	6.
7.	Real estate loans	511,513	11,946,122	24,708,696	7.
8.	Other loans	2,221,279	2,010,881	14,319,787	8.
9.	LESS: Allowance for loan losses	48,345	802,408	793,418	9.
10.	Land and buildings	125,339	-	2,486,328	10.
11.	Other fixed assets	46,608	18,943	465,193	11.
12.	Other real estate owned	-	-	270,000	12.
13.	Other assets	1,045	124,205	983,962	13.
14.	Total Assets	$3,953,253	$28,420,430	$97,276,151	14.
	SHARES AND LIABILITIES				
15.	Total shares and deposits	$3,717,274	$26,913,483	$86,997.128	15.
16.	Total borrowings	-	-	-	16.
17.	Interest and dividends payable	-	72,445	-	17.
18.	Other liabilities	44,594	31,074	(63,393)	18.
19.	Total Shares and Liabilities	3,761,868	27,017,002	86,933,735	19.
	MEMBER'S EQUITY				
20.	Regular reserves (RSA 394-B:49)	95,613	224,931	2,853,357	20.
21.	Other reserves	10,000	(27,318)	-	21.
22.	Undivided earnings	85,772	1,205,815	7,489,059	22.
23.	Total Member's Equity	191,385	1,403,428	10,342,416	23.
24.	Total Shares, Liabilities and Member's Equity	$3,953,253	$28,420,430	$97,276,151	24.
	GENERAL INFORMATION				
25.	Surety coverage	1,000,000	2,000,000	4,000,000	25.

STATEMENT OF CONDITION (rounded to nearest dollar)		MANCHESTER MANCHESTER MUNICIPAL EMP. CREDIT UNION	MANCHESTER N.H. FOOD INDUSTRY CREDIT UNION	MANCHESTER POSTAL EMP. CREDIT UNION OF N.H.	
	ASSETS				
1.	Cash and cash equivalent	$1,141,825	$8,105	$50	1.
2.	U.S. Government obligations	4,946,467	-	-	2.
3.	Federal agencies	21,365,068	-	8,993	3.
4.	Corporate credit unions	1,192,272	283,614	5,050,000	4.
5.	Other investments	4,454,164	119,306	4,185,130	5.
6.	LESS: Allowance for investment losses	-	-	-	6.
7.	Real estate loans	22,784,156	110,955	629,739	7.
8.	Other loans	13,242,393	682,753	7,321,501	8.
9.	LESS: Allowance for loan losses	416,301	22,244	216,158	9.
10.	Land and buildings	954,354	-	-	10.
11.	Other fixed assets	396,316	1,871	23,662	11.
12.	Other real estate owned	51,000	-	-	12.
13.	Other assets	341,414	7,870	7,263	13.
14.	Total Assets	$70,453,128	$1,192,230	$17,010,180	14.
	SHARES AND LIABILITIES				
15.	Total shares and deposits	$64,112,930	$1,128,435	$15,799,214	15.
16.	Total borrowings	-	-	-	16.
17.	Interest and dividends payable	-	-	-	17.
18.	Other liabilities	825,531	1,989	8,725	18.
19.	Total Shares and Liabilities	64,938,461	1,130,424	15,807,939	19.
	MEMBER'S EQUITY				
20.	Regular reserves (RSA 394-B:49)	1,773,399	25,378	588,293	20.
21.	Other reserves	-	-	-	21.
22.	Undivided earnings	3,741,268	36,428	613,948	22.
23.	Total Member's Equity	5,514,667	61,806	1,202,241	23.
24.	Total Shares, Liabilities and Member's Equity	$70,453,128	$1,192,230	$17,010,180	24.
	GENERAL INFORMATION				
25.	Surety coverage	4,000,000	1,000,000	1,000,000	25.

STATEMENT OF CONDITION (rounded to nearest dollar)	MANCHESTER - TELEPHONE CREDIT UNION OF NH	MANCHESTER UNION LEADER EMPLOYEES CREDIT UNION	NASHUA GATEWAY CREDIT UNION	
ASSETS				
1. Cash and cash equivalent	$626,411	$91,796	$1,140,598	1.
2. U.S. Government obligations	24,554,785	-	-	2.
3. Federal agencies	18,509,212	-	-	3.
4. Corporate credit unions	21,888,864	-	268,795	4.
5. Other investments	1,152,633	1,880,505	3,918,655	5.
6. LESS: Allowance for investment losses	-	-	-	6.
7. Real estate loans	49,480,007	-	4,698,008	7.
8. Other loans	11,186,634	1,828,062	4,502,441	8.
9. LESS: Allowance for loan losses	1,622,355	18,500	152,684	9.
10. Land and buildings	4,150,179	-	246,531	10.
11. Other fixed assets	491,103	19,641	-	11.
12. Other real estate owned	33,975	-	-	12.
13. Other assets	725,770	6,710	92,837	13.
14. Total Assets	$131,177,218	$3,808,214	$14,715,181	14.
SHARES AND LIABILITIES				
15. Total shares and deposits	$118,042,370	$3,506,062	$13,893,831	15.
16. Total borrowings	-	-	-	16.
17. Interest and dividends payable	-	-	-	17.
18. Other liabilities	244,423	1,272	50,499	18.
19. Total Shares and Liabilities	118,286,793	3,507,334	13,944,330	19.
MEMBER'S EQUITY				
20. Regular reserves (RSA 394-B:49)	4,624,067	153,570	192,415	20.
21. Other reserves	2,154,739	-	-	21.
22. Undivided earnings	6,111,619	147,310	578,436	22.
23. Total Member's Equity	12,890,425	300,880	770,851	23.
24. Total Shares, Liabilities and Member's Equity	$131,177,218	$3,808,214	$14,715,181	24.
GENERAL INFORMATION				
25. Surety coverage	5,000,000	1,000,000	1,000,000	25.

STATEMENT OF CONDITION (rounded to nearest dollar)	NASHUA NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	NASHUA ST. JOSEPH HOSPITAL EMP. CREDIT UNION	ORFORD EQUITY EMPLOYEES CREDIT UNION	
ASSETS				
1. Cash and cash equivalent	$970,133	$90,283	-	1.
2. U.S. Government obligations	5,188,741	-	-	2.
3. Federal agencies	-	-	-	3.
4. Corporate credit unions	4,435,997	104,674	-	4.
5. Other investments	2,716,755	763,532	30,488	5.
6. LESS: Allowance for investment losses	-	-	-	6.
7. Real estate loans	-	-	-	7.
8. Other loans	4,889,681	1,493,390	12,806	8.
9. LESS: Allowance for loan losses	116,189	14,565	-	9.
10. Land and buildings	136,647	-	-	10.
11. Other fixed assets	11,182	20,450	-	11.
12. Other real estate owned	-	-	-	12.
13. Other assets	102,033	13,396	-	13.
14. Total Assets	$18,334,980	$2,471,160	$43,294	14.
SHARES AND LIABILITIES				
15. Total shares and deposits	$17,240,956	$2,162,027	$28,155	15.
16. Total borrowings	-	-	-	16.
17. Interest and dividends payable	33,119	-	-	17.
18. Other liabilities	29,249	1,025	-	18.
19. Total Shares and Liabilities	17,303,324	2,163,052	28,155	19.
MEMBER'S EQUITY				
20. Regular reserves (RSA 394-B:49)	146,058	77,159	4,213	20.
21. Other reserves	-	-	400	21.
22. Undivided earnings	885,598	230,949	10,526	22.
23. Total Member's Equity	1,031,656	308,108	15,139	23.
24. Total Shares, Liabilities and Member's Equity	$18,334,980	$2,471,160	$43,294	24.
GENERAL INFORMATION				
25. Surety coverage	1,500,000	1,000,000	1,000,000	25.

STATEMENT OF CONDITION (rounded to nearest dollar)	PETERBOROUGH AWANE CREDIT UNION	ROCHESTER HOLY ROSARY CREDIT UNION	SANDOWN WRG CREDIT UNION	
ASSETS				
1. Cash and cash equivalent	-	$759,461	$3,637	1.
2. U.S. Government obligations	-	7,073,120	-	2.
3. Federal agencies	-	-	-	3.
4. Corporate credit unions	213,440	5,679,577	-	4.
5. Other investments	191,837	363,337	25,814	5.
6. LESS: Allowance for investment losses	-	-	-	6.
7. Real estate loans	7,252,257	16,419,534	-	7.
8. Other loans	2,119,542	9,396,868	37,624	8.
9. LESS: Allowance for loan losses	773,102	117,879	-	9.
10. Land and buildings	242,359	1,197,126	-	10.
11. Other fixed assets	3,576	327,183	-	11.
12. Other real estate owned	-	241,500	-	12.
13. Other assets	35,963	181,509	-	13.
14. Total Assets	$9,285,872	$41,521,336	$67,075	14.
SHARES AND LIABILITIES				
15. Total shares and deposits	$7,546,915	$38,481,363	$57,301	15.
16. Total borrowings	-	-	-	16.
17. Interest and dividends payable	-	-	-	17.
18. Other liabilities	33,686	209,728	-	18.
19. Total Shares and Liabilities	7,580,601	38,691,091	57,301	19.
MEMBER'S EQUITY				
20. Regular reserves (RSA 394-B:49)	12,580	1,318,408	4,825	20.
21. Other reserves	-	-	-	21.
22. Undivided earnings	1,692,691	1,511,837	4,949	22.
23. Total Member's Equity	1,705,271	2,830,245	9,774	23.
24. Total Shares, Liabilities and Member's Equity	$9,285,872	$41,521,336	$67,075	24.
GENERAL INFORMATION				
25. Surety coverage	1,000,000	3,000,000	1,000,000	25.

STATEMENT OF CONDITION

		SOMERSWORTH	
	(rounded to nearest dollar)	SOMERSWORTH G.E. EMPLOYEES' CREDIT UNION	
	ASSETS		
1.	Cash and cash equivalent	$82,802	1.
2.	U.S. Government obligations	550,000	2.
3.	Federal agencies	724,942	3.
4.	Corporate credit unions	450,000	4.
5.	Other investments	1,633,992	5.
6.	LESS: Allowance for investment losses	-	6.
7.	Real estate loans	105,000	7.
8.	Other loans	1,884,031	8.
9.	LESS: Allowance for loan losses	75,447	9.
10.	Land and buildings	45,530	10.
11.	Other fixed assets	73,055	11.
12.	Other real estate owned	-	12.
13.	Other assets	29,582	13.
14.	Total Assets	$5,503,487	14.
	SHARES AND LIABILITIES		
15.	Total shares and deposits	$4,905,623	15.
16.	Total borrowings	-	16.
17.	Interest and dividends payable	-	17.
18.	Other liabilities	17,144	18.
19.	Total Shares and Liabilities	4,922,767	19.
	MEMBER'S EQUITY		
20.	Regular reserves (RSA 394-B:49)	302,969	20.
21.	Other reserves	-	21.
22.	Undivided earnings	277,751	22.
23.	Total Member's Equity	580,720	23.
24.	Total Shares, Liabilities and Member's Equity	$5,503,487	24.
	GENERAL INFORMATION		
25.	Surety coverage	2,000,000	25.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)		BERLIN	BERLIN	BRISTOL	
		L'ANGE GARDIEN CREDIT UNION	UNITED BROTHERHOOD CREDIT UNION	FREUDENBERG-NOK EMPLOYEES CREDIT UNION	
1.	Interest income:				
(a)	Interest and fees on loans	$1,173,684	$1,776,483	$193,174	(a)
(b)	LESS: interest refunded	-	88,981	22,032	(b)
(c)	Interest on balances due from dep. institutions	400,396	1,520,234	29,478	(c)
(d)	Interest and dividend income on securities	77	665,824	-	(d)
(e)	Interest on federal funds sold or similar overnight investments	-	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	1,896	-	(g)
(h)	Total interest income	1,574,157	3,875,456	200,620	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	760,553	1,470,038	86,386	(a)
(b)	Interest on other borrowed money	-	-	-	(b)
(c)	Total interest expense	760,553	1,470,038	86,386	(c)
3.	Net interest income	813,604	2,405,413	114,234	3.
4.	Provision for or net actual loan losses	-	22,488	12,234	4.
5.	Non-interest income	30,071	63,839	2,501	5.
6.	Gains/(losses)				
(a)	On securities	-	(79,968)	-	(a)
(b)	Other	-	-	-	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	241,130	277,208	44,610	(a)
(b)	Expense of premises (net)	42,985	48,853	-	(b)
(c)	Other	221,244	350,661	34,405	(c)
(d)	Total non-interest expense	505,359	676,722	79,015	(d)
8.	Net operating income	338,316	1,690,079	25,486	8.
9	Non-operating credits/(charges)	-	150	-	9.
10.	Other additions/(deductions)	-	67,078	-	10.
11.	Net change for the period	$338,316	$1,757,307	$25,486	11.
12.	Surplus funds at beginning of the period	1,867,970	10,274,932	275,611	12.
13.	Surplus funds at end of the period	2,206,286	12,032,239	301,097	13.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	CONCORD	DOVER	EXETER	
	CONCORD POSTAL CREDIT UNION	K.P. CREDIT UNION	PEA CREDIT UNION	
1. Interest income:				
(a) Interest and fees on loans	$75,985	$150,100	$139,135	(a)
(b) LESS: interest refunded	-	-	-	(b)
(c) Interest on balances due from dep. institutions	-	24,942	61,712	(c)
(d) Interest and dividend income on securities	-	5,833	198,383	(d)
(e) Interest on federal funds sold or similar overnight investments	-	-	-	(e)
(f) Interest on loans to credit unions	-	-	-	(f)
(g) Other interest income	61,729	-	22,067	(g)
(h) Total interest income	137,714	180,875	421,297	(h)
2. Interest expense:				
(a) Interest/dividends on deposits/shares	34,231	65,164	269,295	(a)
(b) Interest on other borrowed money	-	32	-	(b)
(c) Total interest expense	34,231	65,196	269,295	(c)
3. Net interest income	103,483	115,679	152,002	3.
4. Provision for or net actual loan losses	17,500	28,607	-	4.
5. Non-interest income	95	15,160	68	5.
6. Gains/(losses)				
(a) On securities	-	-	(9,260)	(a)
(b) Other	-	-	-	(b)
7. Non-interest expense:				
(a) Salaries, wages, fees and benefits	13,490	52,353	39,467	(a)
(b) Expense of premises (net)	-	-	3,500	(b)
(c) Other	22,150	45,876	34,833	(c)
(d) Total non-interest expense	35,640	98,229	77,800	(d)
8. Net operating income	50,438	4,003	65,010	8.
9 Non-operating credits/(charges)	(45,717)	-	-	9.
10. Other additions/(deductions)	-	-	8,719	10.
11. Net change for the period	$4,721	$4,003	$73,729	11.
12. Surplus funds at beginning of the period	67,822	108,541	447,616	12.
13. Surplus funds at end of the period	72,543	112,544	521,345	13.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)		KEENE M P B EMPLOYEES' CREDIT UNION	LACONIA BELKNAP COUNTY FEDERAL EMPLOYEEES CREDIT UNION	LEBANON SBB EMPLOYEES' CREDIT UNION	
1.	Interest income:				
(a)	Interest and fees on loans	$674,681	$32,100	$167,189	(a)
(b)	LESS: interest refunded	-	-	-	(b)
(c)	Interest on balances due from dep. institutions	95,871	1,558	47,876	(c)
(d)	Interest and dividend income on securities	4,894	-	-	(d)
(e)	Interest on federal funds sold or similar overnight investments	-	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	-	-	(g)
(h)	Total interest income	775,446	33,658	215,065	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	273,841	15,047	81,882	(a)
(b)	Interest on other borrowed money	-	-	-	(b)
(c)	Total interest expense	273,841	15,047	81,882	(c)
3.	Net interest income	501,605	18,611	133,183	3.
4.	Provision for or net actual loan losses	46,000	2,037	13,275	4.
5.	Non-interest income	88,281	174	11,588	5.
6.	Gains/(losses)				
(a)	On securities	-	-	-	(a)
(b)	Other	-	-	-	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	214,831	5,659	74,958	(a)
(b)	Expense of premises (net)	696	-	-	(b)
(c)	Other	180,382	7,705	39,749	(c)
(d)	Total non-interest expense	395,909	13,364	114,707	(d)
8.	Net operating income	147,977	3,384	16,789	8.
9	Non-operating credits/(charges)	-	-	-	9.
10.	Other additions/(deductions)	-	-	-	10.
11.	Net change for the period	$147,977	$3,384	$16,789	11.
12.	Surplus funds at beginning of the period	505,713	62,381	144,580	12.
13.	Surplus funds at end of the period	653,690	65,765	161,369	13.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	LEBANON UPPER VALLEY COMMUNITY CREDIT UNION	MANCHESTER CATHEDRAL CREDIT UNION	MANCHESTER GRANITE STATE CREDIT UNION	
1. Interest income:				
(a) Interest and fees on loans	$277,630	$1,391,687	$4,024,378	(a)
(b) LESS: interest refunded	-	-	-	(b)
(c) Interest on balances due from dep. institutions	39,010	339,555	877,949	(c)
(d) Interest and dividend income on securities	-	114,314	2,336,569	(d)
(e) Interest on federal funds sold or similar overnight investments	-	130,128	128,039	(e)
(f) Interest on loans to credit unions —	-	-	-	(f)
(g) Other interest income	-	-	-	(g)
(h) Total interest income	316,640	1,975,684	7,366,935	(h)
2. Interest expense:				
(a) Interest/dividends on deposits/shares	88,997	867,756	3,034,756	(a)
(b) Interest on other borrowed money	-	-	-	(b)
(c) Total interest expense	88,997	867,756	3,034,756	(c)
3. Net interest income	227,643	1,107,928	4,332,179	3.
4. Provision for or net actual loan losses	-	90,000	164,532	4.
5. Non-interest income	15,404	31,970	103,429	5.
6. Gains/(losses)				
(a) On securities	-	(863)	(10,274)	(a)
(b) Other	(8,324)	-	(91)	(b)
7. Non-interest expense:				
(a) Salaries, wages, fees and benefits	93,573	236,154	1,725,827	(a)
(b) Expense of premises (net)	13,644	44,434	352,779	(b)
(c) Other	73,014	251,578	1,046,833	(c)
(d) Total non-interest expense	180,231	532,166	3,125,439	(d)
8. Net operating income	54,492	516,869	1,135,272	8.
9. Non-operating credits/(charges)	-	(1,261)	123,448	9.
10. Other additions/(deductions)	-	(27,318)	-	10.
11. Net change for the period	$54,492	$488,290	$1,258,720	11.
12. Surplus funds at beginning of the period	136,893	915,138	9,083,696	12.
13. Surplus funds at end of the period	191,385	1,403,428	10,342,416	13.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	MANCHESTER	MANCHESTER	MANCHESTER	
		MANCHESTER MUNICIPAL EMP. CREDIT UNION	N.H. FOOD INDUSTRY CREDIT UNION	POSTAL EMP. CREDIT UNION OF N.H.	
1.	Interest income:				
(a)	Interest and fees on loans	$3,362,899	$87,591	$713,929	(a)
(b)	LESS: interest refunded	-	-	-	(b)
(c)	Interest on balances due from dep. institutions	129,051	16,533	162,711	(c)
(d)	Interest and dividend income on securities	1,176,867	-	2,786	(d)
(e)	Interest on federal funds sold or similar overnight investments	165,970	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	-	151,748	(g)
(h)	Total interest income	4,834,787	104,124	1,031,174	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	2,096,701	18,098	484,884	(a)
(b)	Interest on other borrowed money	-	-	-	(b)
(c)	Total interest expense	2,096,701	18,098	484,884	(c)
3.	Net interest income	2,738,086	86,026	546,290	3.
4.	Provision for or net actual loan losses	90,000	6,243	119,245	4.
5.	Non-interest income	264,856	12.333	14,173	5.
6.	Gains/(losses)				
(a)	On securities	99,476	-	-	(a)
(b)	Other	(46,813)	-	-	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	1,145,942	31,718	158,152	(a)
(b)	Expense of premises (net)	124,621	10,341	490	(b)
(c)	Other	910,287	40,616	117,269	(c)
(d)	Total non-interest expense	2,180,850	82,675	275,911	(d)
8.	Net operating income	784,755	9,441	165,307	8.
9	Non-operating credits/(charges)	-	-	-	9.
10.	Other additions/(deductions)	-	-	-	10.
11.	Net change for the period	$784,755	$9,441	$165,307	11.
12.	Surplus funds at beginning of the period	4,729,912	52,365	1,036,934	12.
13.	Surplus funds at end of the period	5,514,667	61,806	1,202,241	13.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	MANCHESTER TELEPHONE CREDIT UNION OF NH	MANCHESTER UNION LEADER EMPLOYEES CREDIT UNION	NASHUA GATEWAY CREDIT UNION	
1.	Interest income:				
(a)	Interest and fees on loans	$4,899,585	$169,642	$983,278	(a)
(b)	LESS: interest refunded	-	-	-	(b)
(c)	Interest on balances due from dep. institutions	1,115,475	100,549	183,252	(c)
(d)	Interest and dividend income on securities	2,587,991	-	196	(d)
(e)	Interest on federal funds sold or similar overnight investments	-	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	-	-	(g)
(h)	Total interest income	8,603,051	270,191	1,166,726	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	4,655,450	136,756	395,910	(a)
(b)	Interest on other borrowed money	-	-	1,531	(b)
(c)	Total interest expense	4,655,450	136,756	397,441	(c)
3.	Net interest income	3,947,601	133,435	769,285	3.
4.	Provision for or net actual loan losses	-	4,377	134,000	4.
5.	Non-interest income	245,759	4,601	58,198	5.
6.	Gains/(losses)				
(a)	On securities	-	-	-	(a)
(b)	Other	(35,007)	-	-	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	982,866	45,749	266,706	(a)
(b)	Expense of premises (net)	120,885	736	22,287	(b)
(c)	Other	903,818	42,956	251,496	(c)
(d)	Total non-interest expense	2,007,569	89,441	540,489	(d)
8.	Net operating income	2,150,784	44,218	152,994	8.
9.	Non-operating credits/(charges)	13,029	(333)	(3,458)	9.
10.	Other additions/(deductions)	-	-	-	10.
11.	Net change for the period	$2,163,813	$43,885	$149,536	11.
12.	Surplus funds at beginning of the period	10,726,612	256,995	621,315	12.
13.	Surplus funds at end of the period	12,890,425	300,880	770,851	13.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	NASHUA NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	NASHUA ST. JOSEPH HOSPITAL EMPLOYEES' CREDIT UNION	ORFORD EQUITY EMPLOYEES CREDIT UNION	
1.	Interest income:				
(a)	Interest and fees on loans	$565,804	$162,667	$1,562	(a)
(b)	LESS: interest refunded	-	-	-	(b)
(c)	Interest on balances due from dep. institutions	274,754	27,208	-	(c)
(d)	Interest and dividend income on securities	202,653	-	394	(d)
(e)	Interest on federal funds sold or similar overnight investments	-	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	-	564	(g)
(h)	Total interest income	1,043,211	189,875	2,520	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	464,615	61,862	1,223	(a)
(b)	Interest on other borrowed money	-	-	-	(b)
(c)	Total interest expense	464,615	61,862	1,223	(c)
3.	Net interest income	578,596	128,013	1,297	3.
4.	Provision for or net actual loan losses	14,682	12,234	-	4.
5.	Non-interest income	40,227	8,994	38	5.
6.	Gains/(losses)				
(a)	On securities	(42,702)	-	-	(a)
(b)	Other	-	-	-	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	188,406	39,215	-	(a)
(b)	Expense of premises (net)	22,158	-	-	(b)
(c)	Other	208,601	35,613	1,134	(c)
(d)	Total non-interest expense	419,165	74,828	1,134	(d)
8.	Net operating income	142,274	49,945	201	8.
9.	Non-operating credits/(charges)	23,223	-	-	9.
10.	Other additions/(deductions)	15,540	-	(100)	10.
11.	Net change for the period	$181,037	$49,945	$101	11.
12.	Surplus funds at beginning of the period	850,619	258,163	15,038	12.
13.	Surplus funds at end of the period	1,031,656	308,108	15,139	13.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	PETERBOROUGH	ROCHESTER	SANDOWN	
		AWANE CREDIT UNION	HOLY ROSARY CREDIT UNION	WRG CREDIT UNION	
1.	Interest income:				
(a)	Interest and fees on loans	$876,179	$2,400,870	$4,161	(a)
(b)	LESS: interest refunded	54,175	-	-	(b)
(c)	Interest on balances due from dep. institutions	-	283,144	-	(c)
(d)	Interest and dividend income on securities	-	306,183	-	(d)
(e)	Interest on federal funds sold or similar overnight investments	-	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	151,359	-	559	(g)
(h)	Total interest income	973,363	2,990,197	4,720	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	372,774	1,322,239	2,792	(a)
(b)	Interest on other borrowed money	-	-	-	(b)
(c)	Total interest expense	372,774	1,322,239	2,792	(c)
3.	Net interest income	600,589	1,667,958	1,928	3.
4.	Provision for or net actual loan losses	-	60,000	-	4.
5.	Non-interest income	21,449	133,556	-	5.
6.	Gains/(losses)				
(a)	On securities	-	-	-	(a)
(b)	Other	-	-	-	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	191,533	558,508	-	(a)
(b)	Expense of premises (net)	17,669	93,518	-	(b)
(c)	Other	127,101	461,426	1,394	(c)
(d)	Total non-interest expense	336,303	1,113,452	1,394	(d)
8.	Net operating income	285,735	628,062	534	8.
9	Non-operating credits/(charges)	-	-	-	9.
10.	Other additions/(deductions)	-	-	-	10.
11.	Net change for the period	$285,735	$628,062	$534	11.
12.	Surplus funds at beginning of the period	1,419,536	2,202,183	9,240	12.
13.	Surplus funds at end of the period	1,705,271	2,830,245	9,774	13.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES

(rounded to nearest dollar)

		SOMERSWORTH	
		SOMERSWORTH G.E. EMPLOYEES' CREDIT UNION	
1.	Interest income:		
(a)	Interest and fees on loans	$233,924	(a)
(b)	LESS: interest refunded	-	(b)
(c)	Interest on balances due from dep. institutions	91,873	(c)
(d)	Interest and dividend income on securities	79,961	(d)
(e)	Interest on federal funds sold or similar overnight investments	-	(e)
(f)	Interest on loans to credit unions	-	(f)
(g)	Other interest income	-	(g)
(h)	Total interest income	405,758	(h)
2.	Interest expense:		
(a)	Interest/dividends on deposits/shares	136,689	(a)
(b)	Interest on other borrowed money	-	(b)
(c)	Total interest expense	136,689	(c)
3.	Net interest income	269,069	3.
4.	Provision for or net actual loan losses	17,000	4.
5.	Non-interest income	11,572	5.
6.	Gains/(losses)		
(a)	On securities	-	(a)
(b)	Other	-	(b)
7.	Non-interest expense:		
(a)	Salaries, wages, fees and benefits	120,306	(a)
(b)	Expense of premises (net)	1,715	(b)
(c)	Other	80,726	(c)
(d)	Total non-interest expense	202,747	(d)
8.	Net operating income	60,894	8.
9.	Non-operating credits/(charges)	-	9.
10.	Other additions/(deductions)	-	10.
11.	Net change for the period	$60,894	11.
12.	Surplus funds at beginning of the period	519,826	12.
13.	Surplus funds at end of the period	580,720	13.

MANCHESTER

ST. MARY'S BANK

200 MCGREGOR STREET
MANCHESTER, NEW HAMPSHIRE 03102
TEL. 669-4600
FAX 647-1147

(Year of Incorporation - 1909)

BRANCHES

545 D.W. Highway, Manchester, NH 03104
Tel. 669-4600
234 Elm Street, Manchester, NH 03101
Tel. 669-4600

OFFICERS

PRESIDENT

** Ronald J. Rioux

VICE PRESIDENTS

Barbara Cunningham
Michael Gagnon
Daniel N. Hebert
Mark F. Hobson
Richard R. Kump
JoAnne Lally
Bruce Leighton
Richard H. Rogers
Mark Signer
Stevem E.Wurtz

ASSISTANT BRANCH MANAGER

Jeannine M. Gravel

COMMUNITY LENDING OFFICERS

David Dinsmoor
Michael Kennedy
Mark Knowles

SENIOR VICE PRESIDENTS

Bruce Croteau
Gerald G. Gaucher
Donald Stevens

ASSISTANT VICE PRESIDENTS

Thomas Andrew
Lynne Haney

MORTGAGE OFFICERS

Alan Cheney
Kimberly Riddell

ACCOUNT SERVICING MANAGER

Catherine Houston

MORTGAGE PROCESSING MANAGER

Mary Welliver

DIRECTORS

* Joseph J. Acorace
Michele Chicoine
* Robert A. Duval
Eugene A. Lemieux
James Normand
Claude P. Pelletier
* Ronald L. Roy

* Investment Committee Members
** Chief Executive Officer

	STATEMENT OF CONDITION (rounded to nearest dollar)	MANCHESTER ST. MARY'S BANK	
	ASSETS		
1.	Cash and cash equivalent	$4,202,763	1.
2.	U.S. Government obligations	6,291,808	2.
3.	Federal agencies	38,376,129	3.
4.	Corporate credit unions	-	4.
5.	Other investments	16,354,751	5.
6.	LESS: Allowance for investment losses	-	6.
7.	Real estate loans	114,813,054	7.
8.	Other loans	56,065,494	8.
9.	LESS: Allowance for loan losses	4,488,819	9.
10.	Land and buildings	1,905,266	10.
11.	Other fixed assets	933,448	11.
12.	Other real estate owned	1,752,083	12.
13.	Other assets	1,979,168	13.
14.	Total Assets	$238,185,145	14.
	SHARES AND LIABILITIES		
15.	Total shares and deposits	$230,013,858	15.
16.	Total borrowings	-	16.
17.	Interest and dividends payable	581,074	17.
18.	Other liabilities	305,648	18.
19.	Total Shares and Liabilities	230,900,580	19.
	MEMBERS' EQUITY		
20.	Regular reserves (RSA 394-B:49)	3,845,257	20.
21.	Other reserves	-	21.
22.	Undivided earnings	3,439,308	22.
23.	Total Members' Equity	7,284,565	23.
24.	Total Shares, Liabilities and Members' Equity	$238,185,145	24.
	GENERAL INFORMATION		
25.	Surety coverage	5,000,000	25.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	**MANCHESTER** **ST. MARY'S BANK**	
1.	Interest income:		
(a)	Interest and fees on loans	$16,243,559	(a)
(b)	LESS: interest refunded	-	(b)
(c)	Interest on balances due from dep. institutions	88,847	(c)
(d)	Interest and dividend income on securities	2,014,210	(d)
(e)	Interest on federal funds sold or similar overnight investments	362,381	(e)
(f)	Interest on loans to credit unions	-	(f)
(g)	Other interest income	16,139	(g)
(h)	Total interest income	18,725,136	(h)
2.	Interest expense:		
(a)	Interest/dividends on deposits/shares	7,693,995	(a)
(b)	Interest on other borrowed money	-	(b)
(c)	Total interest expense	7,693,995	(c)
3.	Net interest income	11,031,141	3.
4.	Provision for or net actual loan losses	419,340	4.
5.	Non-interest income	704,330	5.
6.	Gains/(losses)		
(a)	On securities	-	(a)
(b)	Other	1,219	(b)
7.	Non-interest expense:		
(a)	Salaries, wages, fees and benefits	4,346,618	(a)
(b)	Expense of premises (net)	816,080	(b)
(c)	Other	1,882,230	(c)
(d)	Total non-interest expense	7,044,928	(d)
8.	Net operating income	4,272,422	8.
9.	Non-operating credits/(charges)	(1,797,768)	9.
10.	Other additions/(deductions)	-	10.
11.	Net change for the period	$2,474,654	11.
12.	Surplus funds at beginning of the period	4,809,911	12.
13.	Surplus funds at end of the period	7,284,565	13.

AGGREGATE STATEMENT OF CONDITION OF CREDIT UNIONS
NUMBER OF CREDIT UNIONS REPORTING: 26
DECEMBER 31, 1993

(rounded to nearest dollar)

			% of Total Assets
	ASSETS		
1.	Cash and cash equivalent	$12,549,627	1.60%
2.	U.S. Government obligations	55,621,027	7.07%
3.	Federal agencies	120,899,668	15.37%
4.	Corporate credit unions	61,786,542	7.86%
5.	Other investments	96,408,359	12.26%
6.	LESS: Allowance for investment losses	322,684	0.04%
7.	Real estate loans	269,518,676	34.27%
8.	Other loans	158,448,452	20.15%
9.	LESS: Allowance for loan losses	11,331,489	1.44%
10.	Land and buildings	12,211,159	1.55%
11.	Other fixed assets	3,121,955	0.40%
12.	Other real estate owned	2,458,351	0.31%
13.	Other assets	5,061,496	0.64%
14.	Total Assets	$786,431,139	100.00%
	SHARES AND LIABILITIES		
15.	Total shares and deposits	$721,125,622	91.70%
16.	Total borrowings	22,178	0.00%
17.	Interest and dividends payable	788,552	0.10%
18.	Other liabilities	1,924,332	0.24%
19.	Total Shares and Liabilities	723,860,684	92.04%
	MEMBER'S EQUITY		
20.	Regular reserves (RSA 394-B:49)	22,671,649	2.88%
21.	Other reserves	8,655,112	1.10%
22.	Undivided earnings	31,243,694	3.97%
23.	Total Member's Equity	62,570,455	7.96%
24.	Total Shares, Liabilities and Member's Equity	$786,431,139	100.00%

AGGREGATE STATEMENT OF EARNINGS, EXPENSES, GAINS AND LOSSES
CREDIT UNIONS
December 31, 1993
(rounded to nearest dollar)

1.	Interest income:	
(a)	Interest and fees on loans	$40,781,876
(b)	LESS: interest refunded	165,188
(c)	Interest on balances due from dep. institutions	5,911,978
(d)	Interest and dividend income on securities	9,697,135
(e)	Interest on federal funds sold or similar overnight investments	786,518
(f)	Interest on loans to credit unions	0
(g)	Other interest income	406,061
(h)	Total interest income	57,418,380
2.	Interest expense:	
(a)	Interest/dividends on deposits/shares	24,891,934
(b)	Interest on other borrowed money	1,563
(c)	Total interest expense	24,893,497
3.	Net interest income	32,524,883
4.	Provision for or net actual loan losses	1,273,794
5.	Non-interest income	1,882,666
6.	Gains/(losses)	
(a)	On securities	(43,591)
(b)	Other	(89,016)
7.	Non-interest expense:	
(a)	Salaries, wages, fees and benefits	11,094,979
(b)	Expense of premises (net)	1,737,391
(c)	Other	7,373,097
(d)	Total non-interest expense	20,205,467
8.	Net operating income	12,795,681
9	Non-operating credits/(charges)	(1,688,687)
10.	Other additions/(deductions)	63,919
11.	Net change for the period	$11,170,913
12.	Surplus funds at beginning of the period	51,399,542
13.	Surplus funds at end of the period	62,570,455

ABSTRACTS OF THE ANNUAL REPORT
OF
NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
SHOWING
STATEMENT OF CONDITION
AND
REPORT OF INCOME

MANCHESTER

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
1001 ELM STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 623-5500
FAX 623-3972

(Year of Incorporation - 1951)

OFFICERS

PRESIDENT
Jeffrey M. Pollock

TREASURER
Harry A. Schibanoff

SECRETARY
W. John Funk

DIRECTORS

Harold W. Burns
* Glenn K. Currie
* Edward C. Dupont, Jr.
James E. Mann
* Jeffrey M. Pollock
Stephen K. Rice
* Earl A. Rinker, III
Harry A. Schibanoff
William F. Wetzel

* Investment Committee Members

MANCHESTER
NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
STATEMENT OF CONDITION
DECEMBER 31, 1993

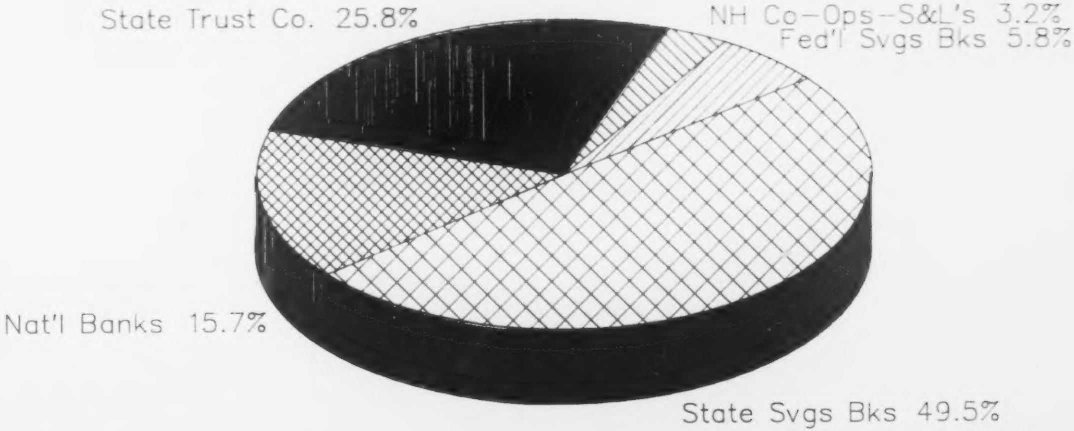
ASSETS	
Cash and Cash Equivalents	$1,494,332
Loans	$740,585
Loan Loss Reserve	(33,236)
Net Loans	707,349
Accounts Receivable	97,272
Prepaid Expenses	14,609
Property, Plant and Equipment (Net)	33,578
Organizational Expense (Net)	64,946
TOTAL ASSETS	$2,412,086
LIABILITIES AND EQUITY	
LIABILITIES	
Accounts Payable	$4,748
Loan Commitment Fees Received	5,500
Accrued Liabilities	62,519
Subordinated Debt	450,000
TOTAL LIABILITIES	$522,767
EQUITY	
Preferred Stock	$20,000
Common Stock	5,000
Paid-In Capital Surplus	1,955,000
Retained Earnings	(90,681)
TOTAL EQUITY	$1,889,319
TOTAL LIABILITIES AND EQUITY	$2,412,086

MANCHESTER
NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
REPORT OF INCOME
DECEMBER 31, 1993

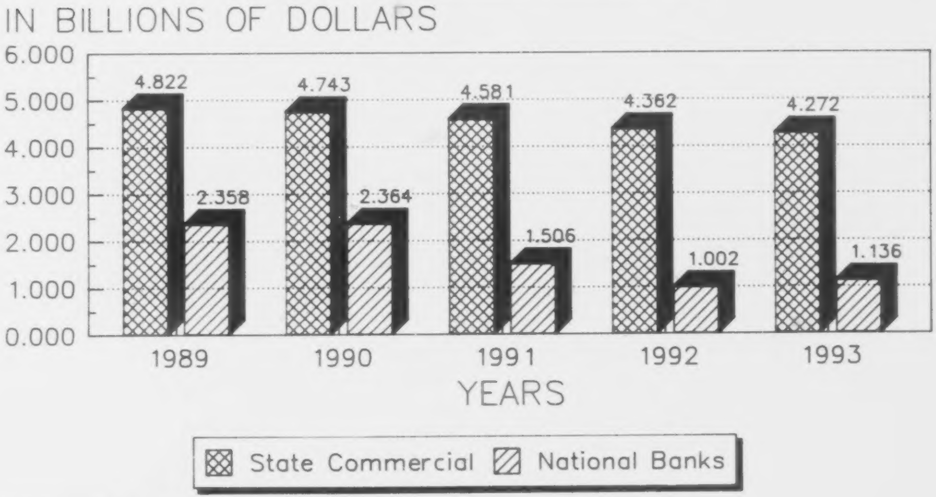
INCOME	
Lending Income	$288,603
Investment Interest Income	36,229
Sub-Lease Income	0
TOTAL INCOME	$324,832
OPERATING EXPENSES	
Management Fees	$120,609
Directors' Fees	7,500
Loan Production Expense	56,870
Legal and Accounting	46,500
Rent Expense	19,879
Utilities Expense	2,079
Depreciation and Amortization	18,317
Dues, Subscriptions, Office Expense	1,986
Insurance Expense	17,560
Miscellaneous Expense	87,419
TOTAL OPERATING EXPENSES	378,719
PROVISION FOR LOAN LOSS	14,452
TOTAL EXPENSES	393,171
NET INCOME	($68,339)

GRAPHIC TRENDS

NH ASSET DISTRIBUTION
DECEMBER 31, 1993

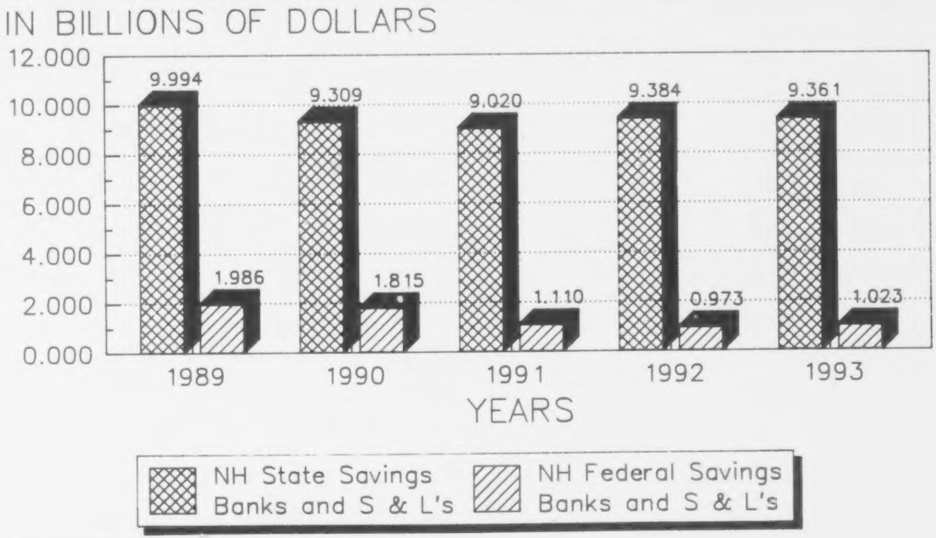


NH COMMERCIAL BANKS
FIVE YEAR ASSET TRENDS



Source: Call Reports for the State of New Hampshire Banking Department and the FDIC.
EXCLUDES:"Non Banks" and Limited Service Banks

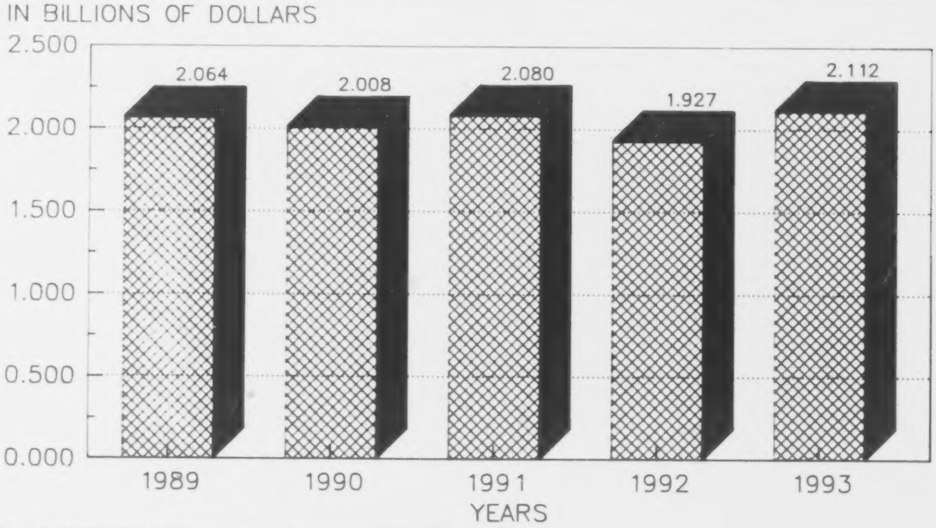
NH SAVINGS BANKS AND SAVINGS & LOAN ASSOCIATIONS
FIVE YEAR ASSET TRENDS



Source: Call Reports for the New Hampshire Banking Department and the FDIC.

NH 'NON BANKS' AND LIMITED SERVICE BANKS

FIVE YEAR ASSET TRENDS

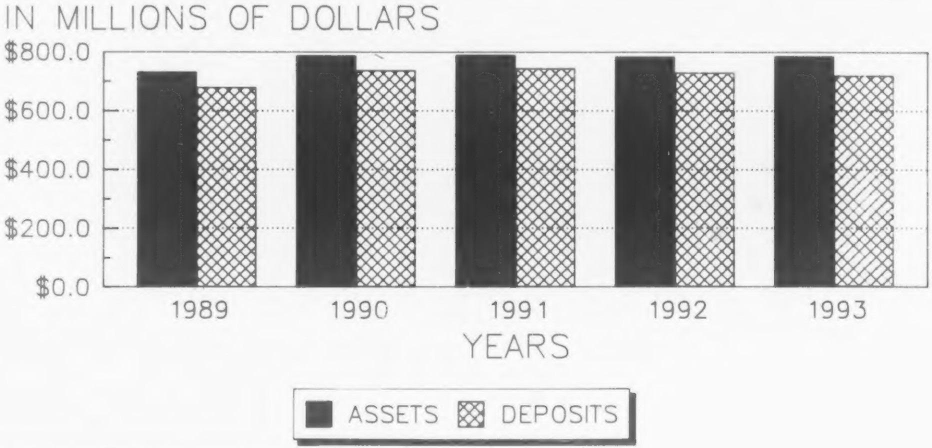


Source: Call Reports for the New Hampshire Banking Department and the FDIC.

NH STATE CHARTERED CREDIT UNIONS

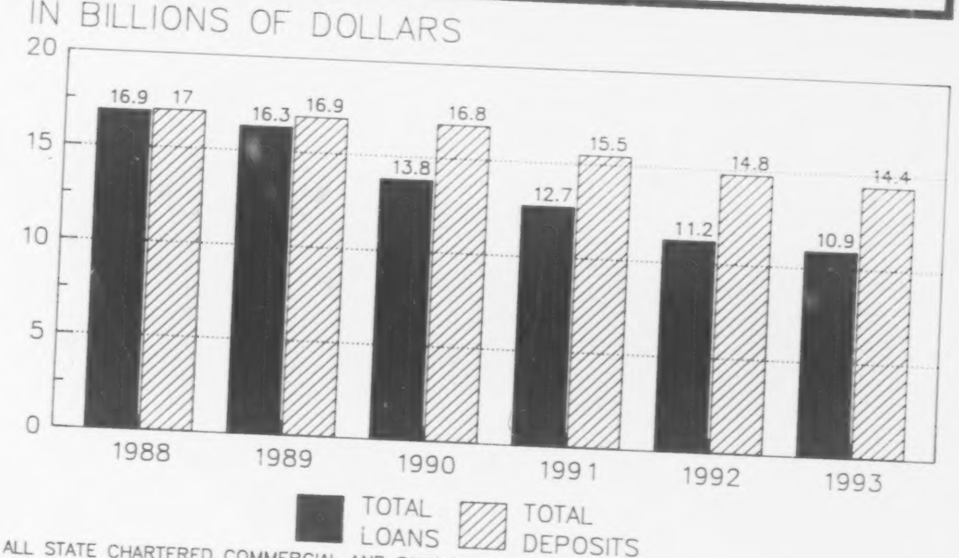
ASSETS AND DEPOSITS

1989 – 1993



Source: State of New Hampshire Banking Department Call Reports.

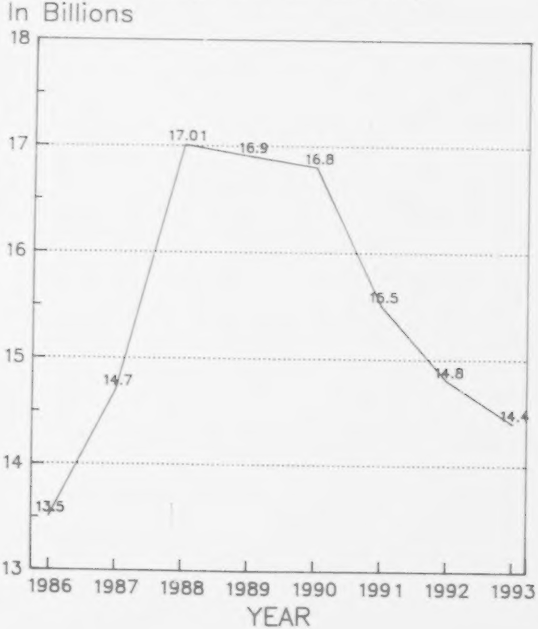
NH TOTAL LOANS AND DEPOSIT TRENDS



ALL STATE CHARTERED COMMERCIAL AND SAVINGS BANKS
STATE AND FEDERALLY CHARTERED S & L'S AND
NATIONAL BANKS

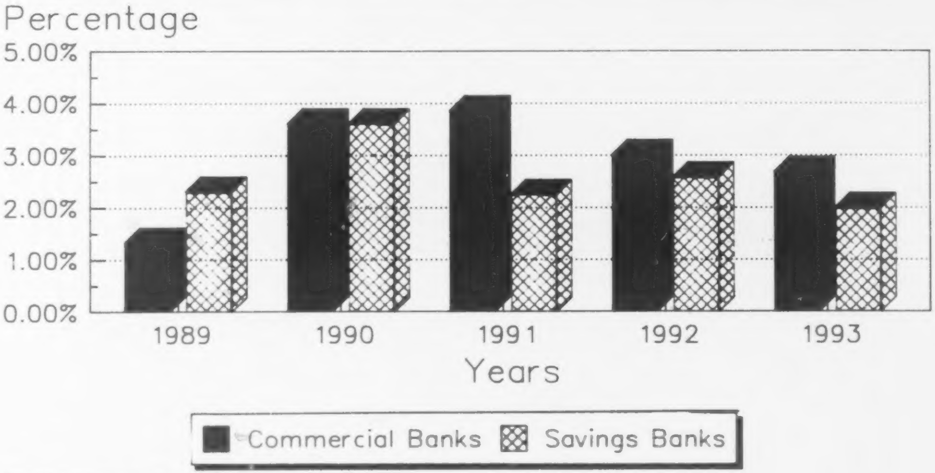
DEPOSITS ALL BANKS

(Except Credit Unions)



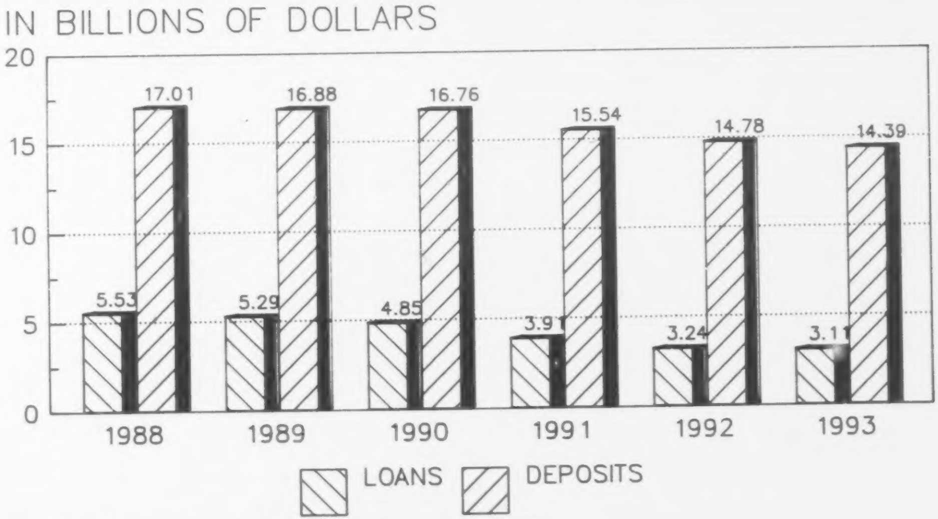
PERCENTAGE OF RESERVE FOR LOAN LOSSES TO GROSS LOANS

NH STATE CHARTERED BANKS 1989 – 1993



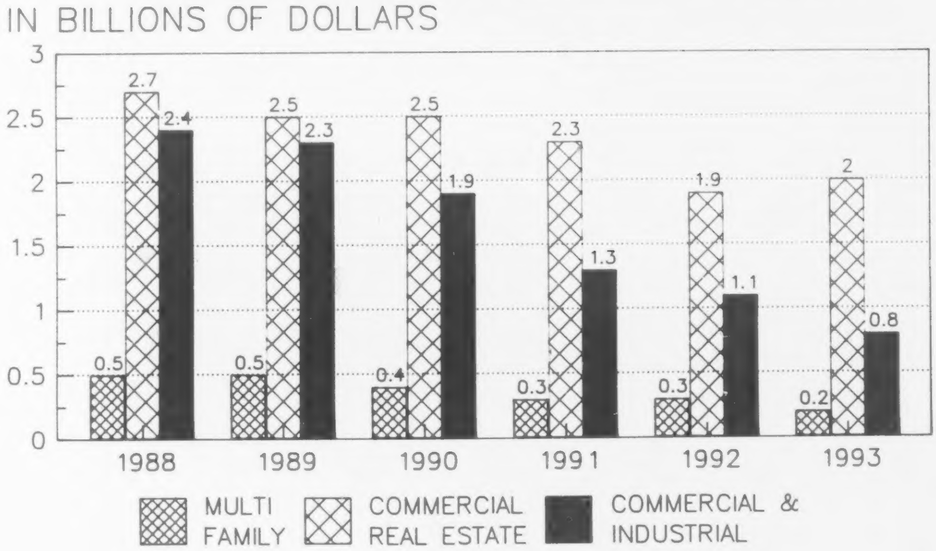
Source: Call Reports for the New Hampshire Banking Department.

NH TOTAL COMMERCIAL LOANS AND DEPOSIT TRENDS



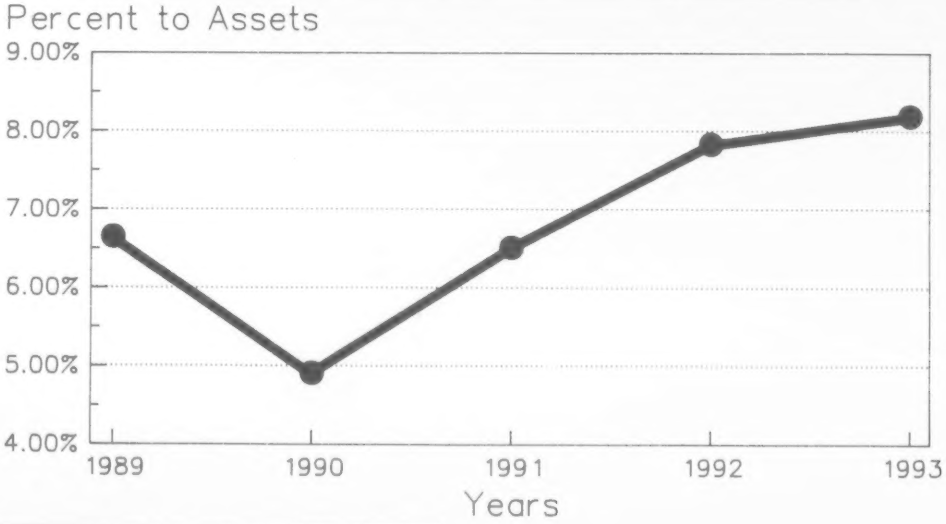
ALL STATE CHARTERED COMMERCIAL AND SAVINGS BANKS
STATE AND FEDERALLY CHARTERED S & L'S AND
NATIONAL BANKS

NH COMMERCIAL LOAN TRENDS



NH EQUITY CAPITAL TO YEAR END ASSETS

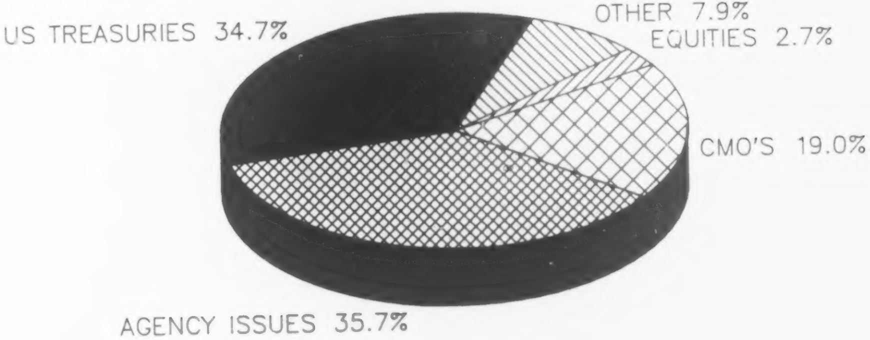
FIVE YEAR TREND 1989 - 1993



Source: Call Reports for the New Hampshire Banking Department and FDIC.

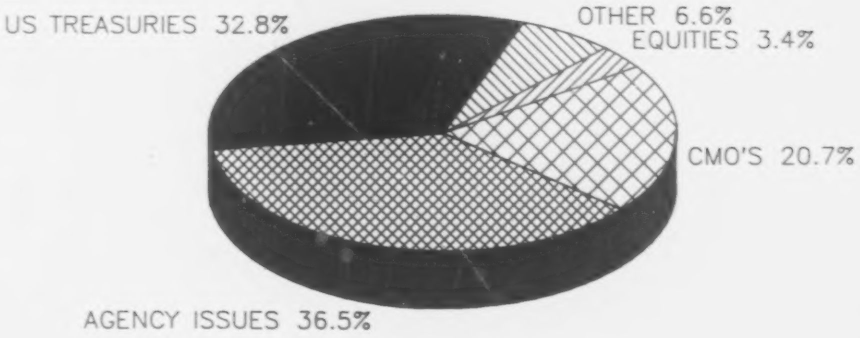
SECURITIES DISTRIBUTION

DECEMBER 31, 1993



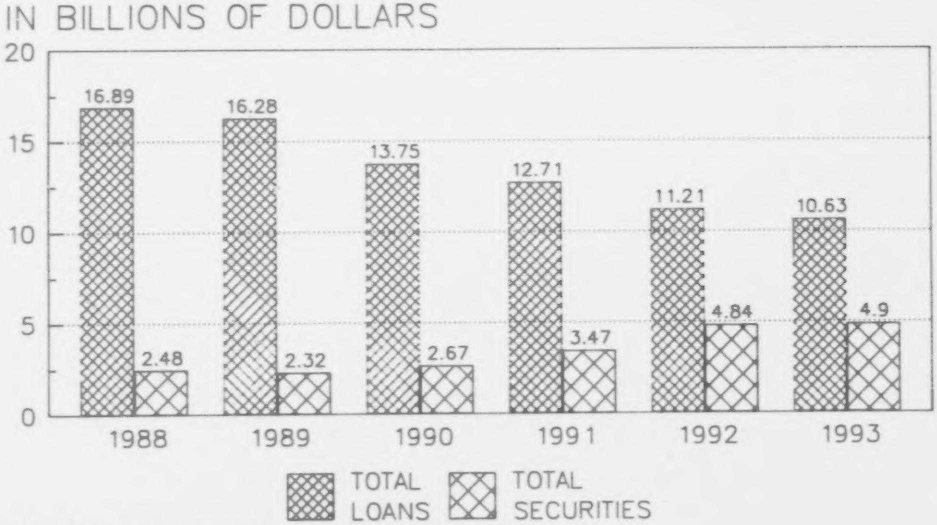
NH STATE CHARTERED COMMERCIAL
AND SAVINGS BANKS ONLY

SECURITIES DISTRIBUTION
DECEMBER 31, 1992



NH STATE CHARTERED COMMERCIAL
AND SAVINGS BANKS ONLY

LOANS AND SECURITIES TRENDS



NH STATE CHARTERED COMMERCIAL AND SAVINGS BANKS
STATE AND FEDERALLY CHARTERED S & L'S AND
NATIONAL BANKS

ANNUAL REPORT OF FIRST MORTGAGE BANKER AND BROKER LICENSEES SHOWING LOCATION AND ANALYSIS OF LOANS

FIRST MORTGAGE BANKER AND BROKER LICENSEES
NEW HAMPSHIRE OFFICES (ONLY)
DECEMBER 31, 1993

A.A.A. Mortgage and Finance Co.	Nashua
Abacus Financial Corporation	Manchester
Abettor Advantage Mortgage/Wendy Anderson Scheuhing	Nashua
Adare Mortgage	Salem
Appleton Mortgage Corp.	Manchester
Associated Mortgage, Ltd.	Londonderry
Associates Financial Services of America, Inc.	Salem
Atlantic Financial Mortgage	Pittsburg
Atlantic Mortgage Corporation	Manchester
Avco Financial Services of NH, Inc.	Concord
Avco Financial Services of NH, Inc.	Keene
Avco Financial Services of NH, Inc. (2)	Manchester
Avco Financial Services of NH, Inc.	Nashua
Avco Financial Services of NH, Inc.	North Hampton
Avco Financial Services of NH, Inc.	Plaistow
Avco Financial Services of NH, Inc.	Rochester
Avco Financial Services of NH, Inc.	Salem
Avco Financial Services of NH, Inc.	Tilton
Bank Negotiators Corp., The	Merrimack
Bankers Cooperative Mortgage Services, Inc.	Bedford
Beneficial Mortgage Company of NH	Belmont
Beneficial Mortgage Company of NH	Concord
Beneficial Mortgage Company of NH	Derry
Beneficial Mortgage Company of NH	Manchester
Beneficial Mortgage Company of NH	Nashua
Beneficial Mortgage Company of NH	Portsmouth
Beneficial Mortgage Company of NH	Rochester
Beneficial Mortgage Company of NH	West Lebanon
Binnie, Bruce A.	Lee
Boston Five Mortgage Corporation, The	Bedford
Boston Five Mortgage Corporation, The	Portsmouth
Canterbury Mortgage Co.	Manchester
Cardigan Financial Service/Michael S. Raby	Alexandria
Certified Title and Closing Company	Franklin
CFX Mortgage, Inc.	Amherst
CFX Mortgage, Inc.	Bedford
CFX Mortgage, Inc.	Keene
CFX Mortgage, Inc.	Portsmouth
Chaparral Financial	Hollis
Chesapeake Mortgage Corporation	Concord
Chrysler First Financial Services Corporation	Nashua
Clarion Mortgage Associates/Charles M. Arrison	Manchester
Colonial Mortgage Financial Services Corp./Nationwide	Nashua
Commercial Credit Corporation	Bedford

FIRST MORTGAGE BANKER AND BROKER LICENSEES
NEW HAMPSHIRE OFFICES (ONLY)
DECEMBER 31, 1993

Cornerstone Mortgage Corp. d/b/a Cobblestone Mortgage	Nashua
Cornerstone Mortgage Corp. d/b/a Cobblestone Mortgage	Portsmouth
Cornerstone Mortgage Corp. d/b/a Cobblestone Mortgage	Salem
Cornerstone Mortgage Corp. d/b/a Cobblestone Mortgage	West Lebanon
Crown Mortgage Associates	Wilton
DeWolfe New England Mortgage Services, Inc.	Nashua
Diversified Financial Systems, Inc.	Manchester
Dover Mortgage Placement Co.	Dover
East-West Mortgage Co., Inc.	Hampton
East-West Mortgage Co., Inc.	Hudson
East-West Mortgage Co., Inc.	Manchester
EIA Equity Investment Associates, Inc.	Windham
Family Mortgage Assistance	Concord
Financial Resources & Assistance, Inc.	Laconia
First Eastern Mortgage Corporation	Nashua
First Eastern Mortgage Corporation	North Hampton
1st New England Mortgage Corporation	Nashua
1st New England Mortgage Corporation	Londonderry
1st New England Mortgage Corporation	Portsmouth
First NH Mortgage Corporation	Bedford
First NH Mortgage Corporation	Hooksett
First NH Mortgage Corporation	Rochester
First Resource Financial, Inc.	Manchester
Fleet Real Estate Funding Corp.	Bedford
Fleet Real Estate Funding Corp.	Nashua
Fleet Real Estate Funding Corp.	Portsmouth
Flexible Mortgage Corp./R. Phillips	West Lebanon
Fortune Financial Mortgage Corp.	Nashua
George, Dennis J.	Lebanon
GMAC Mortgage Corporation of PA	Bedford
GMAC Mortgage Corporation of PA	Portsmouth
Grafton & Windsor Mortgage Company	Lebanon
Graystone Mortgage Corporation	Hanover
Graystone Mortgage Corporation	Manchester
Graystone Mortgage Corporation	Portsmouth
Halo Realty Investments	Londonderry
Homeowners Assistance Corporation	Bedford
Homeowners Assistance Corporation	Concord
Homeowners Assistance Corporation	Nashua
Homestead Mortgage Co., Inc.	Bedford
Homestead Mortgage Co., Inc.	Concord
Homestead Mortgage Co., Inc.	Franconia
Homestead Mortgage Co., Inc.	Keene
Homestead Mortgage Co., Inc.	Nashua

FIRST MORTGAGE BANKER AND BROKER LICENSEES
NEW HAMPSHIRE OFFICES (ONLY)
DECEMBER 31, 1993

Homestead Mortgage Co., Inc.	Portsmouth
Hometown Mortgage/Richard L. Cook	Amherst
Household Finance Corporation II	Manchester
Household Finance Corporation II	Nashua
Innovative Mortgage, Inc.	Merrimack
Key Mortgage Corp.	Amherst
Key Mortgage Corp.	Manchester
Laurel Hill Mortgage Co./Michael J. Fox	Derry
Levins & Associates	Concord
Lewis Builders Development, Inc.	Atkinson
Maritime Mortgage Company	Newmarket
Martin Family Enterprises	Exeter
Meadowledge Trust	Keene
Merrill Lynch Credit Corporation	Manchester
Merrill Lynch, Pierce, Fenner & Smith, Inc.	Concord
Merrill Lynch, Pierce, Fenner & Smith, Inc.	Manchester
M.H.F. of New England/Richard R. Greenwood	Concord
Money Store, The/New Hampshire, Inc.	Manchester
Mortgage Resolution/Joseph W. Gagnon	Salem
Mortgage Trust Group, Inc.	Nashua
Mortgages Unlimited Corporation	Salem
NationsCredit Financial Services Corp.	Nashua
Norwest Financial New Hampshire 1, Inc.	Nashua
Norwest Mortgage, Inc.	Bedford
Norwest Mortgage, Inc.	Portsmouth
NOVUS Credit Services, Inc.	Manchester
Olympus Mortgage Corp.	Portsmouth
Prestige Financial Services/Randy Lyman	Derry
Racal Mortgage Services	Nashua
R.M. Neilio and Associates	Derry
Ross Mortgage Services, Inc./D. William Bigelow	Gilmanton
Salem Five Mortgage Corporation	Salem
Sanborn Corporation	Hampstead
Schaefer Mortgage Corporation	Londonderry
Security Home Mortgage Corporation	Portsmouth
Security Pacific Financial Services, Inc.	Manchester
Security Pacific Financial Services, Inc.	Portsmouth
Security Pacific Financial Services, Inc.	Rochester
Shawmut Mortgage Company	Bedford
Shawmut Mortgage Company	Portsmouth
Spring Financial Services/Equity One, Inc.	Bedford
Statewide Mortgage Funding Corp.	Hooksett
Suburban Mortgage Co., Inc.	Gilford
SWF Mortgage Co./Statewide Funding Corporation	Claremont

FIRST MORTGAGE BANKER AND BROKER LICENSEES
NEW HAMPSHIRE OFFICES (ONLY)
DECEMBER 31, 1993

Taube Investment Corporation	Manchester
Taylored Mortgage Services	Hampstead
Tri-North Mortgage, Inc.	Nashua
21st Century Mortgage Co., Inc.	Salem
Unity Mortgage Corp. d/b/a The Reverse Mortgage Co.	Keene
Yankee Mortgage Group, Inc.	Derry

CONSOLIDATED ANALYSIS OF LOANS
OF
305 FIRST MORTGAGE BANKER AND BROKER LICENSEES
DECEMBER 31, 1993

The following statements and analyses have been prepared in accordance with the requirements of RSA 397-A, Section 13, Paragraphs I and II

	No. of Loans	(cents omitted) Amount
Loans Brokered During The Year	2,875	$297,396,106
Loans Made During The Year	27,473	2,727,666,203
Loan Balances Outstanding December 31, 1993	71,389	5,666,542,974
Loans Made During The Year Classified By Size:		
$ 1 thru $ 50,000	2,664	$98,597,779
$ 50,001 thru $ 75,000	5,733	367,091,091
$ 75,001 thru $100,000	7,674	675,990,454
$100,001 thru $125,000	5,495	614,752,760
$125,001 thru $150,000	3,169	431,283,638
Over $150,001	2,738	539,950,481
Total	27,473	$2,727,666,203

ANNUAL REPORT OF SECOND MORTGAGE HOME LOAN LICENSEES SHOWING LOCATION AND ANALYSIS OF LOANS

SECOND MORTGAGE HOME LOAN LICENSEES
NEW HAMPSHIRE OFFICES (ONLY)
DECEMBER 31, 1993

ADVANTA Mortgage Corp. Northeast	Manchester
Alvis Mortgage Trust/Allen B. Schwartz	Nashua
Associates Financial Services of America, Inc.	Salem
Avco Financial Services of NH, Inc.	Concord
Avco Financial Services of NH, Inc.	Keene
Avco Financial Services of NH, Inc. (2)	Manchester
Avco Financial Services of NH, Inc.	Nashua
Avco Financial Services of NH, Inc.	North Hampton
Avco Financial Services of NH, Inc.	Plaistow
Avco Financial Services of NH, Inc.	Rochester
Avco Financial Services of NH, Inc.	Salem
Avco Financial Services of NH, Inc.	Tilton
Beneficial Mortgage Company of NH	Belmont
Beneficial Mortgage Company of NH	Concord
Beneficial Mortgage Company of NH	Derry
Beneficial Mortgage Company of NH	Manchester
Beneficial Mortgage Company of NH	Nashua
Beneficial Mortgage Company of NH	Portsmouth
Beneficial Mortgage Company of NH	Rochester
Beneficial Mortgage Company of NH	West Lebanon
Boston Five Mortgage Corporation	Portsmouth
Certified Title and Closing Company	Franklin
Chesapeake Mortgage Corporation	Concord
Chrysler First Financial Services Corporation	Nashua
Commercial Credit Corp.	Manchester
Credit Northeast, Inc.	Concord
GMAC Mortgage Corp. of PA	Bedford
GMAC Mortgage Corp. of PA (2)	Portsmouth
Green Tree Financial Corporation	Bedford
Home Credit Corporation of R.I.	Derry
Household Finance Corporation, II	Manchester
Household Finance Corporation, II	Nashua
Merrill Lynch Credit Corporation	Manchester
Money Store, The/New Hampshire, Inc.	Manchester
Mortgages Unlimited Corporation	Salem
NationsCredit Financial Services Corporation	Nashua
Norwest Financial New Hampshire 1, Inc.	Nashua
Norwest Mortgage, Inc.	Bedford
Norwest Mortgage, Inc.	Portsmouth

SECOND MORTGAGE HOME LOAN LICENSEES
NEW HAMPSHIRE OFFICES (ONLY)
DECEMBER 31, 1993

NOVUS Credit Services, Inc.	Concord
NOVUS Credit Services, Inc.	Merrimack
NOVUS Credit Services, Inc.	Portsmouth
Racal Mortgage, Inc.	Nashua
Save On Structures, Inc.	Manchester
Security Pacific Financial Services, Inc.	Manchester
Security Pacific Financial Services, Inc.	Portsmouth
Security Pacific Financial Services, Inc.	Rochester
Somerset Mortgage Company, Inc.	Portsmouth
Spring Financial Services, Inc. d/b/a Equity One, Inc.	Bedford
Statewide Mortgage Funding Corp.	Hooksett
Taube Investment Corporation	Manchester
Tri-North Mortgage, Inc.	Nashua

CONSOLIDATED ANALYSIS OF LOANS
OF
114 SECOND MORTGAGE HOME LOAN LICENSEES
DECEMBER 31, 1993

The following statements and analyses have been prepared in accordance with the requirements of RSA 398-A, Section 1-e

	No. of Loans	(cents omitted) Amount
Loan Balances Outstanding December 31, 1992	8,746	$202,957,408
Loans Made During The Year	1,916	40,711,319
Loan Balances Outstanding December 31, 1993	10,393	389,308,294
Loans Made During The Year Classified By Size:		
Loans Made During The Year Classified By Size:		
$ .01 to $10,000.00 inclusive	979	2,885,276
$10,000.01 to $20,000.00 inclusive	281	4,001,475
$20,000.01 to $30,000.00 inclusive	168	4,149,580
$30,000.01 to $40,000.00 inclusive	112	3,929,865
$40,000.01 to $50,000.00 inclusive	95	4,380,596
Over $50,000.01	281	21,364,527
Total	1,916	$40,711,319

ANNUAL REPORT OF SMALL LOAN LICENSEES SHOWING LOCATION AND ANALYSIS OF LOANS

SMALL LOAN LICENSEES
DECEMBER 31, 1993

Associates Financial Services Company of NH, Inc.	Salem
Avco Financial Services of New Hampshire, Inc.	Concord
Avco Financial Services of New Hampshire, Inc.	Keene
Avco Financial Services of New Hampshire, Inc. (2)	Manchester
Avco Financial Services of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	North Hampton
Avco Financial Services of New Hampshire, Inc.	Plaistow
Avco Financial Services of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Salem
Avco Financial Services of New Hampshire, Inc.	Tilton
Beneficial New Hampshire, Inc.	Belmont
Beneficial New Hampshire, Inc.	Concord
Beneficial New Hampshire, Inc.	Derry
Beneficial New Hampshire, Inc.	Manchester
Beneficial New Hampshire, Inc.	Nashua
Beneficial New Hampshire, Inc.	Portsmouth
Beneficial New Hampshire, Inc.	Rochester
Beneficial New Hampshire, Inc.	West Lebanon
Commercial Credit Corporation	Bedford
Household Finance Corporation II	Manchester
Household Finance Corporation II	Nashua
NationsCredit Financial Services Corporation	Nashua
Norwest Financial New Hampshire, Inc.	Nashua
NOVUS Credit Services, Inc.	Concord
NOVUS Credit Services, Inc.	Dover
NOVUS Credit Services, Inc.	Manchester
NOVUS Credit Services, Inc.	Merrimack
NOVUS Credit Services, Inc.	Portsmouth
Primerica Financial Services Home Mortgages, Inc.	Windham
Security Pacific Financial Services Inc.	Manchester
Security Pacific Financial Services Inc.	Portsmouth
Security Pacific Financial Services Inc.	Rochester
Spring Financial Services, Inc.	Bedford
Taube Finance Co., Inc.	Manchester

CONSOLIDATED ANALYSIS OF LOANS
OF
35 SMALL LOAN LICENSEES
DECEMBER 31, 1993

The following statement and analyses have been prepared in accordance with the requirements of 399-A, Section 21, Paragraph III.

	No. of Loans	(cents omitted) Amount
Loan Balances Outstanding December 31, 1992	16,094	37,123,517
Loans Made During the Year	14,522	33,360,987
Loan Balances Outstanding December 31, 1993	15,791	40,270,003
Loans Made During the Year Classified by Size:		
$ 0 to $ 600.00	2,490	$742,912
$ 600.01 to $ 1,500.00	2,280	2,426,546
$1,500.01 to $ 5,000.00	7,775	21,660,398
$5,000.01 to $ 7,500.00	953	5,630,106
$7,500.01 to $10,000.00	225	1,953,474
Advances under revolving credit lines	799	947,551
Total	14,522	$33,360,987

Loans Made During the Year Secured in Whole or in Larger Part on:		
Household Goods	1,623	$5,282,779
Other Chattels	1,785	6,429,403
Motor Vehicles	1,598	6,100,810
Co-signer/Co-borrower Notes	163	411,078
Wage Assignments	6	13,283
Unsecured Closed-end Notes	7,209	11,873,819
Advances under revolving credit lines	800	947,901
Other	1,338	2,301,914
Total	14,522	$33,360,987

ALL
FINANCIAL INSTITUTIONS
IN
NEW HAMPSHIRE

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Alexandria:	+	Cardigan Financial Service/Michael S. Raby
Allenstown:	*	Bank of New Hampshire, Manchester
	*	CFX Bank, Keene
Alton:	*	Farmington National and Savings Bank, Farmington
	*	First NH Bank, Manchester
Amherst:	+	CFX Mortgage, Inc.
	*	First NH Bank, Manchester
	*	Granite Bank, Keene
	+	Hometown Mortgage/Richard L. Cook
	+	Key Mortgage Corp.
	*	Milford Co-operative Bank, Milford
Andover:	*	Lake Sunapee Savings Bank, fsb, Newport
	*	New London Trust Company, The, New London
Antrim:	*	Peterborough Savings Bank, Peterborough
Ashland:	*	Meredith Village Savings Bank, Meredith
	*	Pemigewasset National Bank of Plymouth, The, Plymouth
Atkinson:	+	Lewis Builders Development, Inc.
	*	Plaistow Bank and Trust Company, Plaistow
Barrington:	*	Bank of New Hampshire, Manchester
	*	Federal Savings Bank, Dover
	*	SouthEast Bank for Savings, Dover
Bedford:	+	Bankers Cooperative Mortgage Services, Inc.
	+	Boston Five Mortgage Corporation, The Centerpoint Bank
	+	CFX Mortgage, Inc.
	+ #	Commercial Credit Corporation
	*	First NH Bank, Manchester
	+	First NH Mortgage Corporation
	*	Fleet Bank - NH, Nashua
	+	Fleet Real Estate Funding Corp.
	+ =	GMAC Mortgage Corp. of PA
	+ =	Green Tree Financial Corporation
	+	Homeowners Assistance Corporation
	+	Homestead Mortgage Co., Inc.
	*	New Darmouth Bank, Manchester

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Bedford (Continued)	+ =	Norwest Mortgage, Inc.
	+	Shawmut Mortgage Company
	#	Spring Financial Services, Inc.
	+ =	Spring Financial Services, Inc. d/b/a Equity One, Inc.
Belmont:	+ =	Beneficial Mortgage Company of NH
	#	Beneficial New Hampshire Inc.
	*	New Dartmouth Bank, Manchester
Berlin:		Berlin City Bank, The
	*	First NH Bank, Manchester
	*	Homebank Federal Savings Association, Gilford
Bethleham:	*	Peoples Bank of Littleton, Littleton
Bow:		Bow Mills Bank and Trust
Bradford:	*	Lake Sunapee Savings Bank, fsb, Newport
Bristol:	*	Bank of New Hampshire, Manchester
	*	Franklin Savings Bank, Franklin
Brookline:	*	Milford Co-operative Bank, Milford
Campton:	*	First NH Bank, Manchester
	*	Pemigewasset National Bank of Plymouth, The, Plymouth
Canaan:	*	Mascoma Savings Bank, Lebanon
Candia:	*	Cornerstone Bank, Derry
Charlestown:	*	Claremont Savings Bank, Claremont
		Connecticut River Bank
Chester:	*	Cornerstone Bank, Derry
Chesterfield:	*	Granite Bank, Keene
Claremont:		Claremont Savings Bank
	*	Claremont Savings Bank (2)
	*	Connecticut River Bank, Charlestown
	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua
		N.H. Community Federal Credit Union
	+	SWF Mortgage Co./Statewide Funding Corporation

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Colebrook:		First Colebrook Bank, The
	*	First NH Bank, Manchester
Concord:	+ = #	Avco Financial Services of New Hampshire, Inc.
	*	Bank of New Hampshire, Manchester (2)
	+ =	Beneficial Mortgage Company of NH
	#	Beneficial New Hampshire Inc.
		Charter Trust Company
	+ =	Chesapeake Mortgage Corporation
		Concord Savings Bank
	*	Concord Savings Bank (2)
	=	Credit Northeast, Inc.
	+	Family Mortgage Assistance
		First Deposit National Credit Card Bank
	*	First NH Bank, Manchester (3)
		First NH Investment Services Corp.
	*	Fleet Bank - NH, Nashua
	+	Homeowners Assistance Corporation
	+	Homestead Mortgage Co., Inc.
		Horizon Bank and Trust
	+	Levins & Associates
	+	Merrill Lynch, Pierce, Fenner & Smith, Inc.
		Merrimack County Savings Bank
	+	M.H.F. of New England/Richard R. Greenwood
	*	New Dartmouth Bank, Manchester (2)
		New Hampshire Federal Credit Union
	= #	NOVUS Credit Services, Inc.
Contoocook:	*	Bank of New Hampshire, Manchester
	*	New Dartmouth Bank, Manchester
Conway:	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua
	*	North Conway Bank, North Conway
Cornish Flat:	*	Claremont Savings Bank, Claremont
Danbury:	*	New London Trust Company, The, New London
Derry:	+ =	Beneficial Mortgage Company of NH
	#	Beneficial New Hampshire Inc.
		Cornerstone Bank
	*	Cornerstone Bank
	*	Fleet Bank - NH, Nashua

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Derry (Continued)	=	Home Credit Corporation of R.I.
	*	New Dartmouth Bank, Manchester
	+	Prestige Financial Services/Randy Lyman
	+	Yankee Mortgage Group, Inc.
Dover:	*	Bank of New Hampshire, Manchester (2)
		Constitution Trust Company
	+	Dover Mortgage Placement Co.
		Federal Savings Bank
	*	First National Bank of Portsmouth, The, Portsmouth (2)
	*	Fleet Bank - NH, Nashua
	*	Northeast Federal Credit Union, Portsmouth
	#	NOVUS Credit Services, Inc.
		SouthEast Bank for Savings
Durham:	*	Federal Savings Bank, Dover
	*	Granite Bank, Keene
	*	New Hampshire Federal Credit Union, Concord
East Derry:	+	Laurel Hill Mortgage Co./Michael J. Fox
	+	R.M. Neilio and Associates
East Hampstead:	*	Cornerstone Bank, Derry
Enfield:	*	Mascoma Savings Bank, Lebanon
Epping:	*	Fleet Bank - NH, Nashua
Epsom:	*	Bank of New Hampshire, Manchester
Exeter:	*	First NH Bank, Manchester
		First Savings of New Hampshire
	*	First Savings of New Hampshire
	*	Fleet Bank - NH, Nashua
	+	Martin Family Enterprises
Farmington:		Farmington National and Savings Bank
Franconia:	+	Homestead Mortgage Co., Inc.
	*	Peoples Bank of Littleton, Littleton
Franklin:	+ =	Certified Title and Closing Company
	*	First NH Bank, Manchester
	*	First Savings of New Hampshire, Exeter
		Franklin Savings Bank
	*	Franklin Savings Bank

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Gilford:	*	First NH Bank, Manchester
		Homebank Federal Savings Association
	*	Homebank Federal Savings Association
	+	Suburban Mortgage Co., Inc.
		Village Bank & Trust Company
Gilmanton:	+	Ross Mortgage Services, Inc./D. William Bigelow
Glen:	*	First NH Bank, Manchester
	*	North Conway Bank, North Conway
Goffstown:	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua
	*	New Dartmouth Bank, Manchester
Gorham:	*	Berlin City Bank, The, Berlin
	*	Homebank Federal Savings Association, Gilford
	*	New Dartmouth Bank, Manchester
Grantham:	*	Lake Sunapee Savings Bank, fsb, Newport
	*	Sugar River Savings Bank, Newport
Greenland:	*	First National Bank of Portsmouth, The, Portsmouth
	*	Portsmouth Savings Bank, Portsmouth
Greenville:	*	CFX Bank, Keene
Groveton:	*	Berlin City Bank, The, Berlin
		GROPACO Federal Credit Union
	*	Siwooganock Guaranty Savings Bank, Lancaster
Hampstead:	*	First Savings of New Hampshire, Exeter
	*	Plaistow Bank and Trust Company, Plaistow
	+	Sanborn Corporation
	+	Taylored Mortgage Services
Hampton:	*	Bank of New Hampshire, Manchester
	+	East-West Mortgage Co., Inc.
	*	First National Bank of Portsmouth, The, Portsmouth
	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua
	*	New Dartmouth Bank, Manchester
		Seacoast Federal Credit Union
Hampton Falls:	*	First NH Bank, Manchester

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Hanover:	*	First NH Bank, Manchester (2)
	*	Fleet Bank - NH, Nashua
	+	Graystone Mortgage Corporation
		Ledyard National Bank
	*	New Dartmouth Bank, Manchester
	*	New London Trust Company, The, New London (2)
Henniker:	*	CFX Bank, Keene
	*	First NH Bank, Manchester
Hillsborough:	*	Bank of New Hampshire, Manchester
	*	CFX Bank, Keene
	*	Peterborough Savings Bank, Peterborough
Hinsdale:	*	CFX Bank, Keene
	*	First NH Bank, Manchester
Hollis:	+	Chaparral Financial
	*	New Dartmouth Bank, Manchester
	*	NFS Savings Bank, fsb, Nashua
Hooksett:	*	Bank of New Hampshire, Manchester
	*	First NH Bank, Manchester
	+	First NH Mortgage Corporation
		Ludlow-Rutland G.E. Employees Credit Union
	*	New Dartmouth Bank, Manchester
	+ =	Statewide Mortgage Funding Corp.
Hudson:	*	Bank of New Hampshire, Manchester
	+	East-West Mortgage Co., Inc.
	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua (2)
	*	New Dartmouth Bank, Manchester
	*	NFS Savings Bank, fsb, Nashua
Jaffrey:	*	CFX Bank, Keene
	*	Peterborough Savings Bank, Peterborough
Keene:	+ = #	Avco Financial Services of New Hampshire, Inc.
		CFX Bank
	*	CFX Bank (3)
	+	CFX Mortgage, Inc.
		Cheshire Health Federal Credit Union
	*	Connecticut River Bank, Charlestown
	*	First NH Bank, Manchester

* Branch
+ 1st Mortgage Banker/Broker Company
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# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Keene (Continued)	*	Fleet Bank - NH, Nashua
		Granite Bank
	+	Homestead Mortgage Co., Inc. (2)
		Kingsbury Employees Federal Credit Union
	+	Meadowledge Trust
		N.G.M. Employees Federal Credit Union
	*	Savings Bank of Walpole, Walpole
	+	Unity Mortgage Corp. d/b/a The Reverse Mtg. Co.
Kingston:	*	Plaistow Bank and Trust Company, Plaistow (2)
Laconia:	+	Financial Resources & Assistance, Inc.
	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua
	*	Homebank Federal Savings Association, Gilford
		Laconia Savings Bank
	*	New Dartmouth Bank, Manchester
Lancaster:		Lancaster National Bank
	*	Peoples Bank of Littleton, Littleton
		Siwooganock Guaranty Savings Bank
Langdon:	*	Connecticut River Bank, Charlestown
Lebanon:		American Trust Company
	*	Connecticut River Bank, Charlestown
	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua
	+	George, Dennis J.
	+	Grafton & Windsor Mortgage Company
	*	Lake Sunapee Savings Bank, fsb, Newport
		Landmark Bank
		Mascoma Savings Bank
Lee:	+	Binnie, Bruce A.
Lincoln:	*	First NH Bank, Manchester
	*	New Dartmouth Bank, Manchester
Lisbon:	*	Woodsville Guaranty Savings Bank, Woodsville
Littleton:	*	Fleet Bank - NH, Nashua
	*	New Dartmouth Bank, Manchester (2)
		Peoples Bank of Littleton
	*	Woodsville Guaranty Savings Bank, Woodsville

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Londonderry:	+	Associated Mortgage, Ltd.
	+	1st New England Mortgage Corporation
	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua
	+	Halo Realty Investments
	*	New Dartmouth Bank, Manchester
	*	NFS Savings Bank, fsb, Nashua
	+	Schaefer Mortgage Corporation
Loudon:	*	CFX Bank, Keene
Lyme:	*	Fleet Bank - NH, Nashua
Manchester:	+	Abacus Financial Corporation
	=	ADVANTA Mortgage Corp. Northeast
	+	Appleton Mortgage Corp.
	+	Atlantic Mortgage Corporation
	+ = #	Avco Financial Services of New Hampshire, Inc. (2)
		Bank of New Hampshire
	*	Bank of New Hampshire, Manchester (4)
	+ =	Beneficial Mortgage Company of NH
	#	Beneficial New Hampshire Inc.
	+	Canterbury Mortgage Co.
	*	Centerpoint Bank, Bedford
	+	Clarion Mortgage Associates/Charles M. Arrison
	=	Commercial Credit Corporation
	*	Cornerstone Bank, Derry (3)
	+	Diversified Financial Systems, Inc.
	+	East-West Mortgage Co., Inc.
		First NH Bank
	*	First NH Bank (6)
	+	First Resource Financial, Inc.
	*	Fleet Bank - NH, Nashua
	+	Graystone Mortgage Corporation
	+ = #	Household Finance Corporation II
	+	Key Mortgage Corp.
	+ =	Merrill Lynch Credit Corporation
	+	Merrill Lynch, Pierce, Fenner & Smith, Inc.
	+ =	Money Store/New Hampshire, Inc., The
		New Dartmouth Bank
	*	New Dartmouth Bank (5)

* Branch
+ 1st Mortgage Banker/Broker Company
= 2nd Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Manchester (Continued)	+ #	NOVUS Credit Services, Inc.
		St. Mary's Bank
	*	St. Mary's Bank (2)
	=	Save On Structures, Inc.
	+ = #	Security Pacific Financial Services Inc.
	#	Taube Finance Co., Inc.
	+ =	Taube Investment Corporation
Marlborough:	*	CFX Bank, Keene
Melvin Village:	*	Farmington National and Savings Bank, Farmington
Meredith:	*	First NH Bank, Manchester
		Meredith Village Savings Bank
	*	Meredith Village Savings Bank
Merrimack:	+	Bank Negotiators Corp., The
	*	Bank of New Hampshire, Manchester (2)
	*	First NH Bank, Manchester
	*	Fleet Bank - NH, Nashua
	+	Innovative Mortgage, Inc.
	*	New Dartmouth Bank, Manchester (2)
	*	NFS Savings Bank, fsb, Nashua
	= #	NOVUS Credit Services, Inc.
Milford:	*	First NH Bank, Manchester (2)
	*	Granite Bank, Keene
		Milford Co-operative Bank
	*	Milford Co-operative Bank
	*	Peterborough Savings Bank, Peterborough
Mont Vernon:	*	Milford Co-operative Bank
Moultonborough:	*	Meredith Village Savings Bank, Meredith
Nashua:	+	A.A.A. Mortgage and Finance Co.
	+	Abettor Advantage Mortgage/Wendy Anderson Scheuhing
	=	Alvis Mortgage Trust/Allen B. Schwartz
	+ = #	Avco Financial Services of New Hampshire, Inc.
	*	Bank of New Hampshire, Manchester (4)
	+ =	Beneficial Mortgage Company of NH
	#	Beneficial New Hampshire Inc.
	+ =	Chrysler First Financial Services Corporation
	+	Colonial Mortgage Financial Services Corp./Nationwide

* Branch
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# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Nashua	*	Cornerstone Bank, Derry (2)
(Continued)	+	Cornerstone Mortgage Corp. d/b/a Cobblestone Mortgage
	+	DeWolfe New England Mortgage Services, Inc.
	+	First Eastern Mortgage Corporation
	+	1st New England Mortgage Corporation
	*	First NH Bank, Manchester (7)
		Fleet Bank - NH
	*	Fleet Bank - NH (3)
	+	Fleet Real Estate Funding Corp.
	+	Fortune Financial Mortgage Corp.
	+	Homeowners Assistance Corporation
	+	Homestead Mortgage Co., Inc.
	+ = #	Household Finance Corporation II
		Impco Employees Federal Credit Union
		Lockheed Federal Credit Union
	+	Mortgage Trust Group, Inc.
	+ = #	NationsCredit Financial Services Corporation
	*	New Dartmouth Bank, Manchester (2)
		NFS Savings Bank, fsb
	*	NFS Savings Bank, fsb (2)
	#	Norwest Financial New Hampshire, Inc.
	+ =	Norwest Financial New Hampshire 1, Inc.
	+ =	Racal Mortgage, Inc.
	+ =	Tri-North Mortgage, Inc.
		Triangle Federal Credit Union
New Boston:	*	Milford Co-operative Bank
New Ipswich:	*	CFX Bank, Keene
New London:	*	Lake Sunapee Savings Bank, fsb, Newport
		New London Trust Company, The
	*	New London Trust Company, The (2)
	*	Sugar River Savings Bank, Newport
Newbury:	*	New London Trust Company, The, New London
Newington:	*	First National Bank of Portsmouth, The, Portsmouth (2)
Newmarket:	*	Bank of New Hampshire, Manchester
	*	Fleet Bank - NH, Nashua
	+	Maritime Mortgage Company
Newport:	*	First NH Bank, Manchester
		Lake Sunapee Savings Bank, fsb

*	Branch
+	1st Mortgage Banker/Broker Company
=	2nd Mortgage Home Loan Company
#	Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Newport (Continued)	•	Lake Sunapee Savings Bank, fsb
		Sugar River Savings Bank
Newton:	•	Plaistow Bank and Trust Company, Plaistow
North Conway:	•	Berlin City Bank, The, Berlin (2)
	•	First NH Bank, Manchester
	•	Homebank Federal Savings Association, Gilford
		North Conway Bank
	•	North Conway Bank (2)
North Hampton:	+ = #	Avco Financial Services of New Hampshire, Inc.
	+	First Eastern Mortgage Corporation
	•	First NH Bank, Manchester
	•	Portsmouth Savings Bank, Portsmouth
North Swanzey:	•	CFX Bank, Keene
North Woodstock:	•	Pemigewasset National Bank of Plymouth, The, Plymouth
Northwood:	•	Bank of New Hampshire, Manchester
Ossipee:	•	First NH Bank, Manchester
	•	Fleet Bank - NH, Nashua
Pelham:	•	First NH Bank, Manchester
		Pelham Bank and Trust Company
Penacook:	•	First NH Bank, Manchester
	•	New Dartmouth Bank, Manchester
Peterborough:	•	CFX Bank, Keene
	•	Granite Bank, Keene (2)
	•	New London Trust Company, The, New London
		Peterborough Savings Bank
	•	Peterborough Savings Bank (2)
Piermont:	•	Woodsville Guaranty Savings Bank, Woodsville
Pittsburg:	+	Atlantic Financial Mortgage
Pittsfield:	•	First NH Bank, Manchester
	•	New Dartmouth Bank, Manchester
Plaistow:	+ = #	Avco Financial Services of New Hampshire, Inc.
	•	New Dartmouth Bank, Manchester

• Branch
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Small Loan Company

Plaistow (Continued)		Plaistow Bank and Trust Company
	*	Plaistow Bank and Trust Company
Plymouth	*	Community Guaranty Savings Bank
	*	First NH Bank, Manchester
	*	New Dartmouth Bank, Manchester
		Pemigewasset National Bank of Plymouth, The
Portsmouth:	*	Bank of New Hampshire, Manchester
	+ =	Beneficial Mortgage Company of NH
	#	Beneficial New Hampshire Inc.
	+ =	Boston Five Mortgage Corporation
	+	CFX Mortgage, Inc.
	+	Cornerstone Mortgage Corp. d/b/a Cobblestone Mortgage
	*	Federal Savings Bank, Dover
		First National Bank of Portsmouth, The
	+	1st New England Mortgage Corporation
	*	First NH Bank, Manchester (2)
		First Signature Bank & Trust Company
	*	Fleet Bank - NH, Nashua (2)
	+	Fleet Real Estate Funding Corp.
	+ =	GMAC Mortgage Corp. of PA (2)
	*	Granite Bank, Keene
	+	Graystone Mortgage Corporation
	+	Homestead Mortgage Co., Inc.
	*	New Dartmouth Bank, Manchester (2)
		Northeast Federal Credit Union
	+ =	Norwest Mortgage, Inc.
	= #	NOVUS Credit Services, Inc.
		Olde Port Bank & Trust Company
	+	Olympus Mortgage Corp.
		Piscataqua Savings Bank
		Portsmouth Savings Bank
	+	Security Home Mortgage Corporation
	+ = #	Security Pacific Financial Services Inc.
		Service Federal Credit Union
	+	Shawmut Mortgage Company
	=	Somerset Mortgage Company, Inc.
Raymond:	*	First NH Bank, Manchester
	*	First Savings of New Hampshire, Exeter
	*	Fleet Bank - NH, Nashua

* Branch
+ 1st Mortgage Banker/Broker Company
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# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Rindge:	•	CFX Bank, Keene
Rochester:	+ = #	Avco Financial Services of New Hampshire, Inc.
	+ =	Beneficial Mortgage Company of NH
	#	Beneficial New Hampshire Inc.
	•	Charter Trust Company, Concord
		Fiduciary Trust Company of New Hampshire
	•	First National Bank of Portsmouth, The, Portsmouth
	•	First NH Bank, Manchester (2)
	+	First NH Mortgage Corporation
	•	Fleet Bank - NH, Nashua
	•	Northeast Federal Credit Union, Portsmouth
		Profile Bank, fsb
	+ = #	Security Pacific Financial Services Inc.
	•	SouthEast Bank for Savings, Dover
Rollinsford:	•	First NH Bank, Manchester
	•	SouthEast Bank for Savings, Dover
Rye:	•	First National Bank of Portsmouth, The, Portsmouth
	#	Associates Financial Services Company of New Hampshire, Inc.
Salem:	+	Adare Mortgage
	+ =	Associates Financial Services of America, Inc.
	+ = #	Avco Financial Services of New Hampshire, Inc.
	+	Cornerstone Mortgage Corp. d/b/a Cobblestone Mortgage
		Fidelity Bank & Trust Company
	•	First NH Bank, Manchester
	•	Fleet Bank - NH, Nashua
	+	Mortgage Resolution/Joseph W. Gagnon
	+ =	Mortgages Unlimited Corporation
	•	New Dartmouth Bank, Manchester (2)
	•	Pelham Bank and Trust Company, Pelham
	+	Salem Five Mortgage Corporation
		Scudder Trust Company
	+	21st Century Mortgage Co., Inc.
Salisbury:		Liberty Savings Bank
Sanbornville:	•	Profile Bank, fsb, Rochester
Seabrook:		Family Bank of New Hampshire
	•	New Dartmouth Bank, Manchester

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# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Somersworth:	*	First NH Bank, Manchester (2)
	*	New Dartmouth Bank, Manchester
	*	SouthEast Bank for Savings, Dover
Stewartstown:	*	First NH Bank, Manchester
Stratham:	*	First NH Bank, Manchester
Sunapee:	*	Lake Sunapee Savings Bank, fsb, Newport
	*	Sugar River Savings Bank, Newport
Suncook:	*	Bank of New Hampshire, Manchester
Tilton:	+ = #	Avco Financial Services of New Hampshire, Inc.
		First Deposit National Bank
Troy:	*	CFX Bank, Keene
Walpole:	*	CFX Bank, Keene
	*	Connecticut River Bank, Charlestown
		Savings Bank of Walpole
	*	Savings Bank of Walpole
Warner:	*	Sugar River Savings Bank, Newport
Weare:	*	Concord Savings Bank, Concord
	*	Peterborough Savings Bank, Peterborough
West Chesterfield:	*	CFX Bank, Keene
West Lebanon:	+ =	Beneficial Mortgage Company of NH
	#	Beneficial New Hampshire Inc.
	+	Cornerstone Mortgage Corp. d/b/a Cobblestone Mortgage
	*	First NH Bank, Manchester (2)
	+	Flexible Mortgage Corp./R. Phillips
	*	Mascoma Savings Bank, Lebanon
West Ossipee:	*	North Conway Bank, North Conway
West Plymouth:	*	Pemigewasset National Bank of Plymouth, The, Plymouth
Whitefield:	*	Fleet Bank - NH, Nashua
	*	Lancaster National Bank, Lancaster
Wilton:	+	Crown Mortgage Associates
	*	Fleet Bank - NH, Nashua

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# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE (Cont.)

Winchester:	*	CFX Bank, Keene
Windham:	*	Cornerstone Bank, Derry
	+	East-West Mortgage Co., Inc.
	+	EIA Equity Investment Associates, Inc.
	*	First NH Bank, Manchester
	*	Pelham Bank and Trust Company, Pelham
	#	Primerica Financial Services Home Mortgages, Inc.
Wolfeboro:		Community Bank and Trust Company
	*	Farmington National and Savings Bank, Farmington
	*	First NH Bank, Manchester
Woodsville:	*	Fleet Bank - NH, Nashua
		Woodsville Guaranty Savings Bank

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